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Interest Tables  
for  
Small Loans

• ARTHUR H. HAM •  
THE SPECTATOR COMPANY



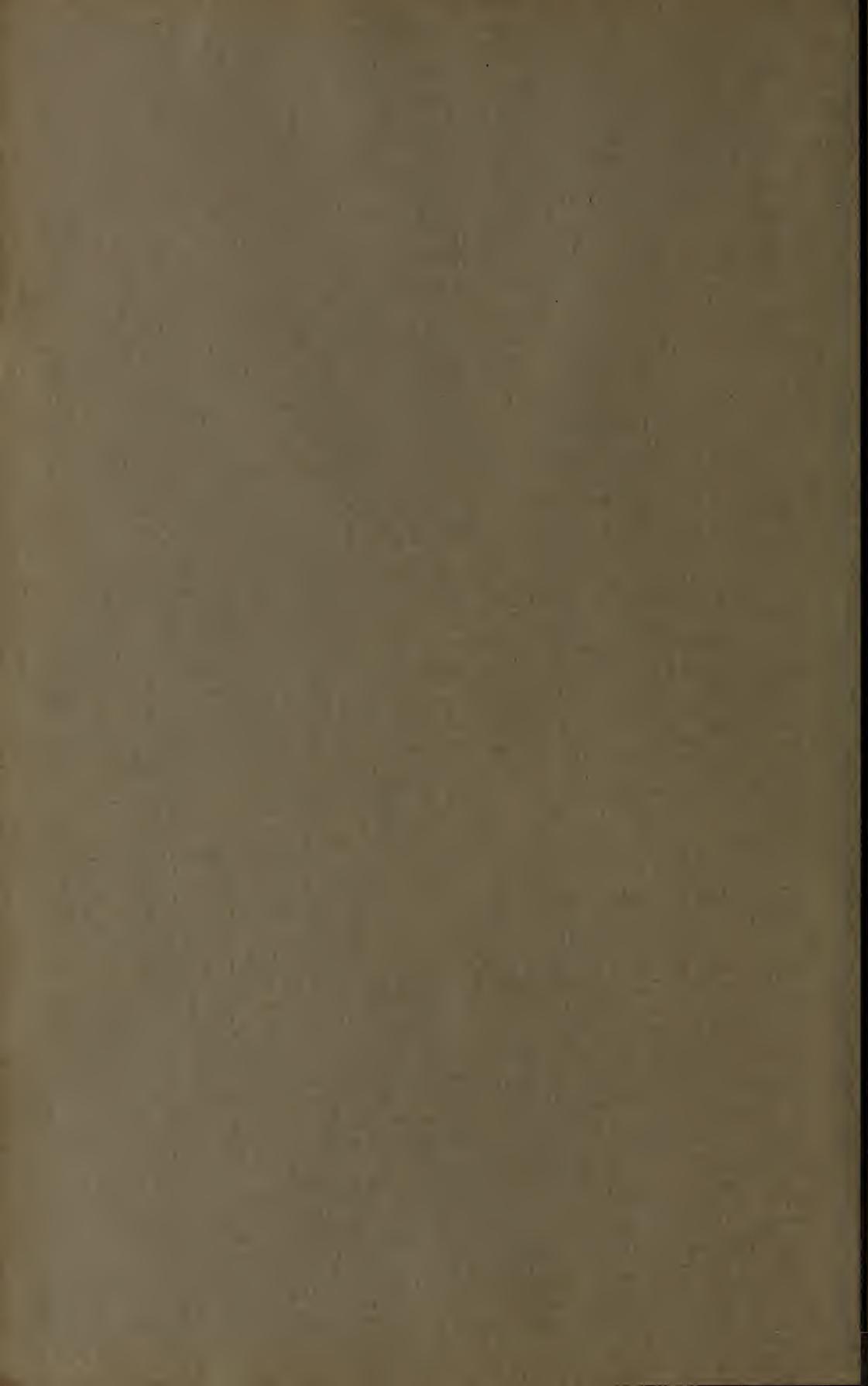
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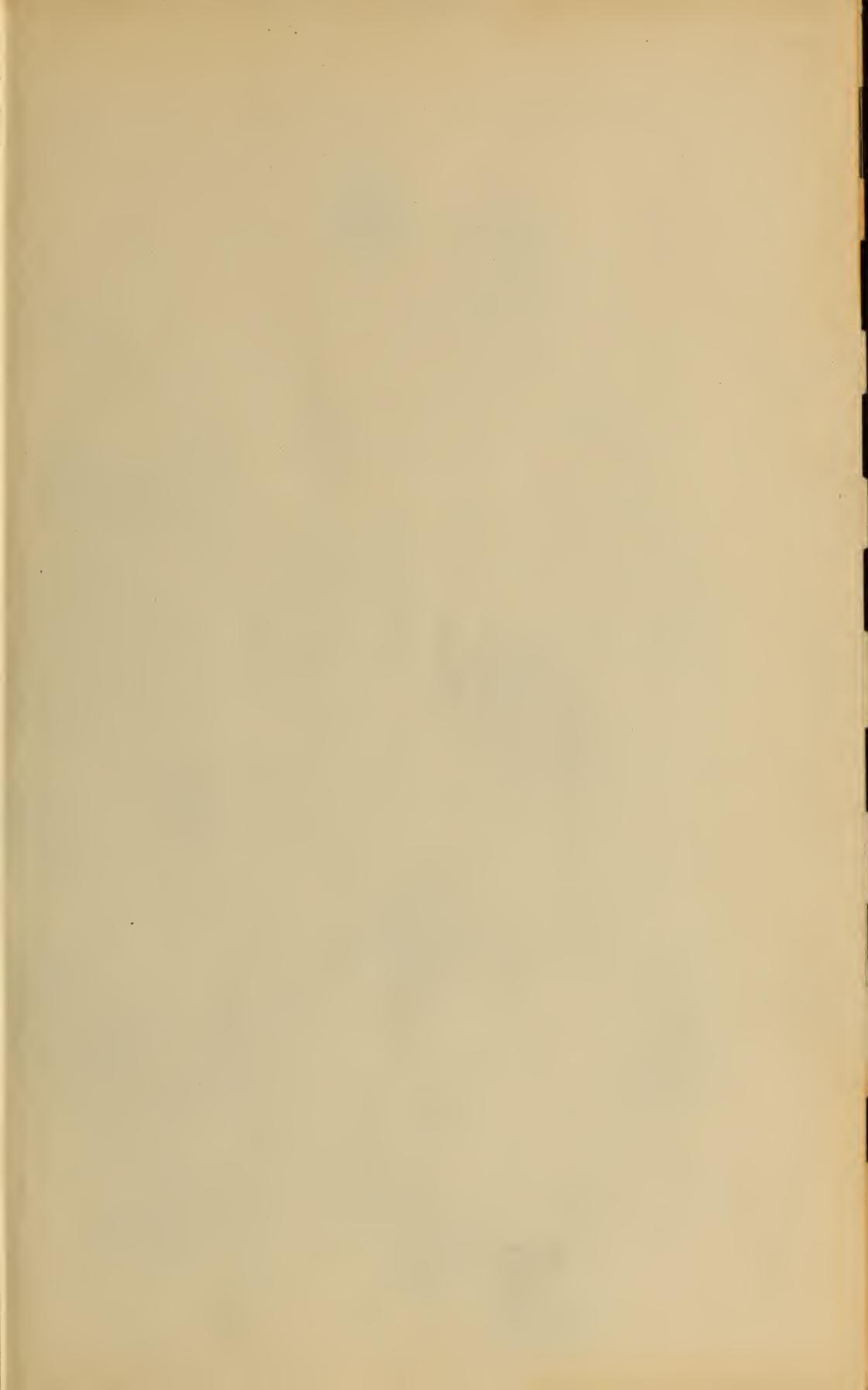
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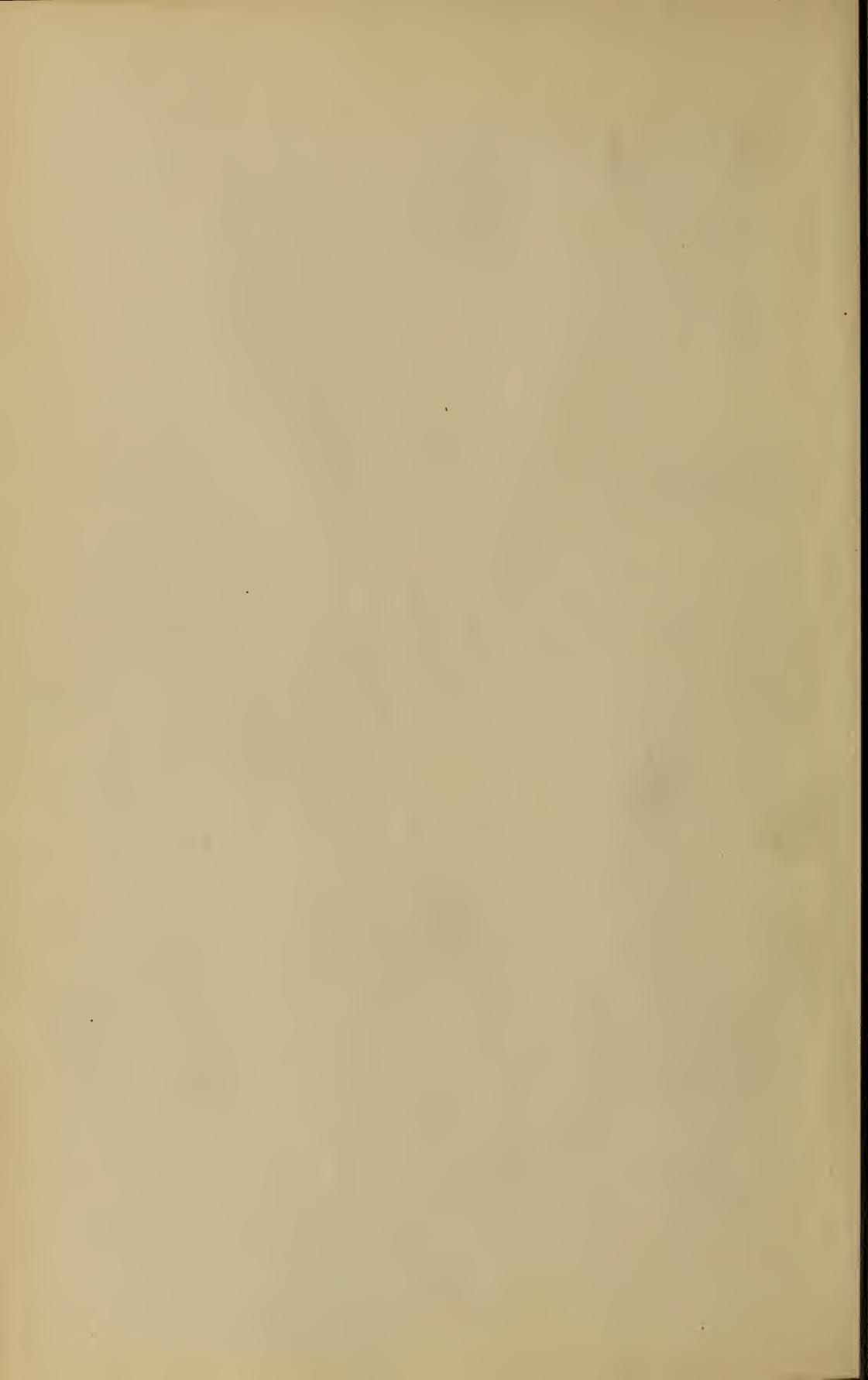
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# INTEREST TABLES FOR SMALL LOANS

## TABLES

SHOWING THE AMOUNT OF INTEREST AT THE RATES OF 1, 1½, 2, 2½, 3 AND 3½% PER MONTH ON SUMS OF 50 CENTS TO \$300 FOR PERIODS OF ONE DAY TO THIRTY DAYS

ALSO TABLES SHOWING THE AMOUNT OF INTEREST AT THESE RATES ON LOANS OF \$10 TO \$300 PAYABLE IN 4, 6, 8, 10 AND 12 EQUAL MONTHLY INSTALMENTS

AND

FORMULAE FOR CALCULATING INTEREST AND DISCOUNT ON LOANS REPAYED IN EQUAL PERIODIC INSTALMENTS

BY

ARTHUR H. HAM

DIRECTOR, DIVISION OF REMEDIAL LOANS  
RUSSELL SAGE FOUNDATION

PRICE, \$4.00



THE SPECTATOR COMPANY  
CHICAGO OFFICE  
INSURANCE EXCHANGE

135 WILLIAM STREET  
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## PREFACE

These Tables have been prepared to meet the demand on the part of small lenders on chattel mortgages and wage assignments, pawnbrokers, credit unions and other small money-lending agencies for Interest Tables at certain rates of interest, on certain amounts and for certain periods of time not covered by the usual bond and interest tables.

The complete Tables have been examined and approved by the organizations and official state departments named below. In letters to the author the writers say:

## THE NATIONAL FEDERATION OF REMEDIAL LOAN ASSOCIATIONS.

They will be invaluable for any loan company making small loans and I feel quite confident that there will be a large demand for them. The National Federation of Remedial Loan Associations has been canvassed on the subject and the members feel that these Tables should receive the heartiest approval.

The National Federation of Remedial Loan Associations,  
CHARLES H. BROWN, JR.,  
Chairman.

## AMERICAN ASSOCIATION OF SMALL LOAN BROKERS.

The American Association of Small Loan Brokers believes that the Interest Tables which you are preparing will serve a very useful purpose, and recommends their use, when published, by licensed small loan brokers.

American Association of Small Loan Brokers,  
C. G. MUELLER,  
National Chairman.

DEPARTMENT OF SUPERVISOR OF LOAN AGENCIES, STATE OF  
MASSACHUSETTS.

I heartily approve of them and should think they would be of almost inestimable convenience to those having occasion to use them.

Pursuant to your request, I am returning the tables after having given them careful consideration.

FRANK H. POPE,  
Supervisor of Loan Agencies.

BANKING DEPARTMENT OF STATE OF NEW JERSEY.

Tables of the kind will undoubtedly serve a very useful purpose, and this Department takes pleasure in approving the same and their use by small loan brokers.

THOS. K. JOHNSTON,  
Deputy Commissioner.

Other leading State Banking Departments have advised the compiler, after having had the opportunity to inspect the Tables appearing in the following pages, that they approve them as calculated to be very useful, if not absolutely necessary, to small loan brokers, in computing interest.

Numerous other loan associations predict that the Tables will supply a considerable demand and be of much value to all those interested in computing interest on small loans, including the Indiana Association of Licensed Small Loan Brokers, the Pennsylvania Association of Licensed Small Loan Brokers and many chattel mortgage and wage assignment associations, pawnbrokers, credit unions and small loan associations generally. The officials of these have stated their gratification in having the author compile, and the publishers produce, a series of Interest Tables especially for the use of small loan associations.

The publishers know of no other series of Tables that meets the requirements of small money-lenders and it is in response to repeated requests for such Tables that these have been prepared and are now offered for sale.

The Formulae for calculating interest and discount on loans payable in equal daily, weekly, monthly or other periodic instalments will be particularly useful to officials charged with the administration and enforcement of laws regulating the small loan business.

The cost of producing a book of this nature and the limited market for it has necessitated a price of \$4.00 per copy.

THE SPECTATOR COMPANY.

**INTEREST AT ONE PERCENT (1%) PER MONTH ON AMOUNTS OF 50 CENTS  
TO \$10 FOR 1 TO 30 DAYS**

Days	INTEREST ON										Days
	\$0.50	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	
1	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	1
2	.00	.00	.00	.00	.00	.00	.00	.00	.01	.01	2
3	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	3
4	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	4
5	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	5
6	.00	.00	.00	.01	.01	.01	.01	.01	.02	.02	6
7	.00	.00	.00	.01	.01	.01	.01	.02	.02	.02	7
8	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	8
9	.00	.00	.01	.01	.01	.02	.02	.02	.02	.03	9
10	.00	.00	.01	.01	.01	.02	.02	.02	.03	.03	10
11	.00	.00	.01	.01	.01	.02	.02	.03	.03	.03	11
12	.00	.00	.01	.01	.02	.02	.02	.03	.03	.04	12
13	.00	.00	.01	.01	.02	.02	.03	.03	.03	.04	13
14	.00	.00	.01	.01	.02	.02	.03	.03	.04	.04	14
15	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	15
16	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	16
17	.00	.01	.01	.02	.02	.03	.03	.04	.05	.05	17
18	.00	.01	.01	.02	.02	.03	.04	.04	.05	.05	18
19	.00	.01	.01	.02	.03	.03	.04	.04	.05	.06	19
20	.00	.01	.01	.02	.03	.03	.04	.05	.05	.06	20
21	.00	.01	.01	.02	.03	.04	.04	.05	.06	.06	21
22	.00	.01	.01	.02	.03	.04	.04	.05	.06	.07	22
23	.00	.01	.02	.02	.03	.04	.05	.05	.06	.07	23
24	.00	.01	.02	.02	.03	.04	.05	.06	.06	.07	24
25	.00	.01	.02	.03	.03	.04	.05	.06	.07	.08	25
26	.00	.01	.02	.03	.03	.04	.05	.06	.07	.08	26
27	.00	.01	.02	.03	.04	.05	.05	.06	.07	.08	27
28	.00	.01	.02	.03	.04	.05	.06	.07	.07	.08	28
29	.00	.01	.02	.03	.04	.05	.06	.07	.08	.09	29
30	.01	.01	.02	.03	.04	.05	.06	.07	.08	.09	30

**INTEREST AT ONE PERCENT (1%) PER MONTH ON AMOUNTS OF \$15  
TO \$75 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	
1	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.03	1
2	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	2
3	.02	.02	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.08	3
4	.02	.03	.03	.04	.05	.05	.06	.07	.07	.08	.09	.09	.10	4
5	.03	.03	.04	.05	.06	.07	.08	.08	.09	.10	.11	.12	.13	5
6	.03	.04	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	6
7	.04	.05	.06	.07	.08	.09	.11	.12	.13	.14	.15	.16	.18	7
8	.04	.05	.07	.08	.09	.11	.12	.13	.15	.16	.17	.19	.20	8
9	.05	.06	.08	.09	.11	.12	.14	.15	.17	.18	.20	.21	.23	9
10	.05	.07	.08	.10	.12	.13	.15	.17	.18	.20	.22	.23	.25	10
11	.06	.07	.09	.11	.13	.15	.17	.18	.20	.22	.24	.26	.28	11
12	.06	.08	.10	.12	.14	.16	.18	.20	.22	.24	.26	.28	.30	12
13	.07	.09	.11	.13	.15	.17	.20	.22	.24	.26	.28	.30	.33	13
14	.07	.09	.12	.14	.16	.19	.21	.23	.26	.28	.30	.33	.35	14
15	.08	.10	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	15
16	.08	.11	.13	.16	.19	.21	.24	.27	.29	.32	.35	.37	.40	16
17	.09	.11	.14	.17	.20	.23	.26	.28	.31	.34	.37	.40	.43	17
18	.09	.12	.15	.18	.21	.24	.27	.30	.33	.36	.39	.42	.45	18
19	.10	.13	.16	.19	.22	.25	.29	.32	.35	.38	.41	.44	.48	19
20	.10	.13	.17	.20	.23	.27	.30	.33	.37	.40	.43	.47	.50	20
21	.11	.14	.18	.21	.25	.28	.32	.35	.39	.42	.46	.49	.53	21
22	.11	.15	.18	.22	.26	.29	.33	.37	.40	.44	.48	.51	.55	22
23	.12	.15	.19	.23	.27	.31	.35	.38	.42	.46	.50	.54	.58	23
24	.12	.16	.20	.24	.28	.32	.36	.40	.44	.48	.52	.56	.60	24
25	.13	.17	.21	.25	.29	.33	.38	.42	.46	.50	.54	.58	.63	25
26	.13	.17	.22	.26	.30	.35	.39	.43	.48	.52	.56	.61	.65	26
27	.14	.18	.23	.27	.32	.36	.41	.45	.50	.54	.59	.63	.68	27
28	.14	.19	.23	.28	.33	.37	.42	.47	.51	.56	.61	.65	.70	28
29	.15	.19	.24	.29	.34	.39	.44	.48	.53	.58	.63	.68	.73	29
30	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	30

**INTEREST AT ONE PERCENT (1%) PER MONTH ON AMOUNTS OF \$80  
TO \$300 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$80	\$85	\$90	\$95	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	
1	.03	.03	.03	.03	.03	.04	.05	.06	.07	.08	.08	.09	.10	1
2	.05	.06	.06	.06	.07	.08	.10	.12	.13	.15	.17	.18	.20	2
3	.08	.09	.09	.10	.10	.13	.15	.18	.20	.23	.25	.28	.30	3
4	.11	.11	.12	.13	.13	.17	.20	.23	.27	.30	.33	.37	.40	4
5	.13	.14	.15	.16	.17	.21	.25	.29	.33	.38	.42	.46	.50	5
6	.16	.17	.18	.19	.20	.25	.30	.35	.40	.45	.50	.55	.60	6
7	.19	.20	.21	.22	.23	.29	.35	.41	.47	.53	.58	.64	.70	7
8	.21	.23	.24	.25	.27	.33	.40	.47	.53	.60	.67	.73	.80	8
9	.24	.26	.27	.29	.30	.38	.45	.53	.60	.68	.75	.83	.90	9
10	.27	.28	.30	.32	.33	.42	.50	.58	.67	.75	.83	.92	1.00	10
11	.29	.31	.33	.35	.37	.46	.55	.64	.73	.83	.92	1.01	1.10	11
12	.32	.34	.36	.38	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	12
13	.35	.37	.39	.41	.43	.54	.65	.76	.87	.98	1.08	1.19	1.30	13
14	.37	.40	.42	.44	.47	.58	.70	.82	.93	1.05	1.17	1.28	1.40	14
15	.40	.43	.45	.48	.50	.63	.75	.88	1.00	1.13	1.25	1.38	1.50	15
16	.43	.45	.48	.51	.53	.67	.80	.93	1.07	1.20	1.33	1.47	1.60	16
17	.45	.48	.51	.54	.57	.71	.85	.99	1.13	1.28	1.42	1.56	1.70	17
18	.48	.51	.54	.57	.60	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	18
19	.51	.54	.57	.60	.63	.79	.95	1.11	1.27	1.43	1.58	1.74	1.90	19
20	.53	.57	.60	.63	.67	.83	1.00	1.17	1.33	1.50	1.67	1.83	2.00	20
21	.56	.60	.63	.67	.70	.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	21
22	.59	.62	.66	.70	.73	.92	1.10	1.28	1.47	1.65	1.83	2.02	2.20	22
23	.61	.65	.69	.73	.77	.96	1.15	1.34	1.53	1.73	1.92	2.11	2.30	23
24	.64	.68	.72	.76	.80	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	24
25	.67	.71	.75	.79	.83	1.04	1.25	1.46	1.67	1.88	2.08	2.29	2.50	25
26	.69	.74	.78	.82	.87	1.08	1.30	1.52	1.73	1.95	2.17	2.38	2.60	26
27	.72	.77	.81	.86	.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	27
28	.75	.79	.84	.89	.93	1.17	1.40	1.63	1.87	2.10	2.33	2.57	2.80	28
29	.77	.82	.87	.92	.97	1.21	1.45	1.69	1.93	2.18	2.42	2.66	2.90	29
30	.80	.85	.90	.95	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	30

**INTEREST AT ONE PERCENT (1%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN FOUR (4) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH					Amount	
		1	2	3	4	Total		
	\$ 10	\$ .10	\$ .08	\$ .05	\$ .02	\$ .25	\$ 10	
	15	.15	.11	.08	.04	.38	15	
	20	.20	.15	.10	.05	.50	20	
	25	.25	.19	.13	.06	.63	25	
	30	.30	.23	.15	.07	.75	30	
	35	.35	.26	.18	.09	.88	35	
	40	.40	.30	.20	.10	1.00	40	
	45	.45	.34	.23	.11	1.13	45	
	50	.50	.37	.25	.13	1.25	50	
	60	.60	.45	.30	.15	1.50	60	
	70	.70	.52	.35	.18	1.75	70	
	75	.75	.56	.38	.19	1.88	75	
	80	.80	.60	.40	.20	2.00	80	
	90	.90	.68	.45	.22	2.25	90	
	100	1.00	.75	.50	.25	2.50	100	
	125	1.25	.94	.63	.31	3.13	125	
	150	1.50	1.13	.75	.37	3.75	150	
	175	1.75	1.31	.88	.44	4.38	175	
	200	2.00	1.50	1.00	.50	5.00	200	
	225	2.25	1.69	1.13	.56	5.63	225	
	250	2.50	1.88	1.25	.62	6.25	250	
	275	2.75	2.06	1.38	.69	6.88	275	
	300	3.00	2.25	1.50	.75	7.50	300	

**INTEREST AT ONE PERCENT (1%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN SIX (6) EQUAL MONTHLY INSTALMENTS**

		Amount	MONTH						Amount	
			1	2	3	4	5	6		
		\$ 10	\$ .10	\$ .08	\$ .07	\$ .05	\$ .03	\$ .02	\$ .35	\$ 10
		15	.15	.12	.10	.08	.05	.03	.53	15
		20	.20	.17	.13	.10	.07	.03	.70	20
		25	.25	.21	.17	.12	.08	.04	.87	25
		30	.30	.25	.20	.15	.10	.05	1.05	30
		35	.35	.29	.23	.17	.12	.06	1.22	35
		40	.40	.33	.27	.20	.13	.07	1.40	40
		45	.45	.37	.30	.23	.15	.08	1.58	45
		50	.50	.42	.33	.25	.17	.08	1.75	50
		60	.60	.50	.40	.30	.20	.10	2.10	60
		70	.70	.58	.47	.35	.23	.12	2.45	70
		75	.75	.62	.50	.38	.25	.13	2.63	75
		80	.80	.67	.53	.40	.27	.13	2.80	80
		90	.90	.75	.60	.45	.30	.15	3.15	90
		100	1.00	.83	.67	.50	.33	.17	3.50	100
		125	1.25	1.04	.83	.62	.42	.21	4.37	125
		150	1.50	1.25	1.00	.75	.50	.25	5.25	150
		175	1.75	1.46	1.17	.87	.58	.29	6.12	175
		200	2.00	1.67	1.33	1.00	.67	.33	7.00	200
		225	2.25	1.87	1.50	1.13	.75	.38	7.88	225
		250	2.50	2.08	1.67	1.25	.83	.42	8.75	250
		275	2.75	2.29	1.83	1.37	.92	.46	9.62	275
		300	3.00	2.50	2.00	1.50	1.00	.50	10.50	300

**INTEREST AT ONE PERCENT (1%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN EIGHT (8) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH								Amount	
		1	2	3	4	5	6	7	8		
	\$ 10	\$ .10	\$ .09	\$ .07	\$ .06	\$ .05	\$ .04	\$ .03	\$ .01	\$ .45	\$ 10
	15	.15	.13	.11	.09	.07	.06	.04	.02	.67	15
	20	.20	.17	.15	.12	.10	.08	.05	.03	.90	20
	25	.25	.22	.19	.16	.12	.09	.06	.03	1.12	25
	30	.30	.26	.22	.19	.15	.11	.08	.04	1.35	30
	35	.35	.31	.26	.22	.17	.13	.09	.04	1.57	35
	40	.40	.35	.30	.25	.20	.15	.10	.05	1.80	40
	45	.45	.39	.34	.28	.22	.17	.11	.06	2.02	45
	50	.50	.44	.38	.31	.25	.19	.12	.06	2.25	50
	60	.60	.52	.45	.37	.30	.23	.15	.08	2.70	60
	70	.70	.61	.52	.44	.35	.26	.18	.09	3.15	70
	75	.75	.66	.56	.47	.37	.28	.19	.09	3.37	75
	80	.80	.70	.60	.50	.40	.30	.20	.10	3.60	80
	90	.90	.79	.68	.56	.45	.34	.22	.11	4.05	90
	100	1.00	.88	.75	.62	.50	.37	.25	.13	4.50	100
	125	1.25	1.09	.94	.78	.62	.47	.31	.16	5.62	125
	150	1.50	1.31	1.12	.94	.75	.56	.38	.19	6.75	150
	175	1.75	1.53	1.31	1.09	.87	.66	.44	.22	7.87	175
	200	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	9.00	200
	225	2.25	1.97	1.69	1.41	1.12	.84	.56	.28	10.12	225
	250	2.50	2.19	1.87	1.56	1.25	.94	.63	.31	11.25	250
	275	2.75	2.41	2.06	1.72	1.37	1.03	.69	.34	12.37	275
	300	3.00	2.62	2.25	1.88	1.50	1.12	.75	.38	13.50	300

**INTEREST AT ONE PERCENT (1%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN TEN (10) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH										Amount	
		1	2	3	4	5	6	7	8	9	10	Total	
	\$ 10	\$.10	\$.09	\$.08	\$.07	\$.06	\$.05	\$.04	\$.03	\$.02	\$.01	\$.55	\$ 10
	15	.15	.13	.12	.11	.09	.07	.06	.05	.03	.02	.83	15
	20	.20	.18	.16	.14	.12	.10	.08	.06	.04	.02	1.10	20
	25	.25	.22	.20	.18	.15	.12	.10	.08	.05	.03	1.38	25
	30	.30	.27	.24	.21	.18	.15	.12	.09	.06	.03	1.65	30
	35	.35	.31	.28	.25	.21	.17	.14	.11	.07	.04	1.93	35
	40	.40	.36	.32	.28	.24	.20	.16	.12	.08	.04	2.20	40
	45	.45	.40	.36	.32	.27	.22	.18	.14	.09	.05	2.48	45
	50	.50	.45	.40	.35	.30	.25	.20	.15	.10	.05	2.75	50
	60	.60	.54	.48	.42	.36	.30	.24	.18	.12	.06	3.30	60
	70	.70	.63	.56	.49	.42	.35	.28	.21	.14	.07	3.85	70
	75	.75	.67	.60	.53	.45	.37	.30	.23	.15	.08	4.13	75
	80	.80	.72	.64	.56	.48	.40	.32	.24	.16	.08	4.40	80
	90	.90	.81	.72	.63	.54	.45	.36	.27	.18	.09	4.95	90
	100	1.00	.90	.80	.70	.60	.50	.40	.30	.20	.10	5.50	100
	125	1.25	1.12	1.00	.88	.75	.62	.50	.38	.25	.13	6.88	125
	150	1.50	1.35	1.20	1.05	.90	.75	.60	.45	.30	.15	8.25	150
	175	1.75	1.57	1.40	1.23	1.05	.87	.70	.53	.35	.18	9.63	175
	200	2.00	1.80	1.60	1.40	1.20	1.00	.80	.60	.40	.20	11.00	200
	225	2.25	2.02	1.80	1.58	1.35	1.12	.90	.68	.45	.23	12.38	225
	250	2.50	2.25	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	13.75	250
	275	2.75	2.47	2.20	1.93	1.65	1.37	1.10	.83	.55	.28	15.13	275
	300	3.00	2.70	2.40	2.10	1.80	1.50	1.20	.90	.60	.30	16.50	300

**INTEREST AT ONE PERCENT (1%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN TWELVE (12) EQUAL MONTHLY INSTALMENTS**

Amount	MONTH												Amount	
	1	2	3	4	5	6	7	8	9	10	11	12	Total	
\$ 10	\$.10	\$.09	\$.08	\$.07	\$.07	\$.06	\$.05	\$.04	\$.03	\$.03	\$.02	\$.01	\$.65	\$.10
15	.15	.14	.13	.11	.10	.09	.08	.06	.05	.04	.02	.01	.98	15
20	.20	.18	.17	.15	.13	.12	.10	.08	.07	.05	.03	.02	1.30	20
25	.25	.23	.21	.19	.17	.14	.13	.10	.08	.06	.04	.02	1.62	25
30	.30	.27	.25	.23	.20	.17	.15	.13	.10	.07	.05	.03	1.95	30
35	.35	.32	.29	.26	.23	.20	.17	.15	.12	.09	.06	.03	2.27	35
40	.40	.37	.33	.30	.27	.23	.20	.17	.13	.10	.07	.03	2.60	40
45	.45	.41	.37	.34	.30	.26	.23	.19	.15	.11	.08	.04	2.93	45
50	.50	.46	.42	.38	.33	.29	.25	.21	.17	.12	.08	.04	3.25	50
60	.60	.55	.50	.45	.40	.35	.30	.25	.20	.15	.10	.05	3.90	60
70	.70	.64	.58	.52	.47	.41	.35	.29	.23	.18	.12	.06	4.55	70
75	.75	.69	.62	.56	.50	.44	.38	.31	.25	.19	.13	.06	4.88	75
80	.80	.73	.67	.60	.53	.47	.40	.33	.27	.20	.13	.07	5.20	80
90	.90	.82	.75	.68	.60	.52	.45	.38	.30	.22	.15	.08	5.85	90
100	1.00	.92	.83	.75	.67	.58	.50	.42	.33	.25	.17	.08	6.50	100
125	1.25	1.14	1.04	.94	.83	.73	.63	.52	.42	.31	.21	.10	8.12	125
150	1.50	1.37	1.25	1.13	1.00	.87	.75	.63	.50	.37	.25	.13	9.75	150
175	1.75	1.60	1.46	1.31	1.17	1.02	.87	.73	.58	.44	.29	.15	11.37	175
200	2.00	1.83	1.67	1.50	1.33	1.17	1.00	.83	.67	.50	.33	.17	13.00	200
225	2.25	2.06	1.87	1.69	1.50	1.31	1.13	.94	.75	.56	.38	.19	14.63	225
250	2.50	2.29	2.08	1.87	1.67	1.46	1.25	1.04	.83	.63	.42	.21	16.25	250
275	2.75	2.52	2.29	2.06	1.83	1.60	1.37	1.15	.92	.69	.46	.23	17.87	275
300	3.00	2.75	2.50	2.25	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	19.50	300

**INTEREST AT ONE AND ONE-HALF PERCENT (1½%) PER MONTH ON  
AMOUNTS OF 50 CENTS TO \$10 FOR 1 TO 30 DAYS**

Days	INTEREST ON											Days
	\$0.50	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
1	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.01	1
2	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	2
3	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	3
4	.00	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	4
5	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	5
6	.00	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	6
7	.00	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	7
8	.00	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	8
9	.00	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	9
10	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	10
11	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.06	11
12	.00	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	12
13	.00	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	13
14	.00	.01	.01	.02	.03	.04	.04	.05	.06	.06	.07	14
15	.00	.01	.02	.02	.03	.04	.05	.05	.06	.07	.08	15
16	.00	.01	.02	.02	.03	.04	.05	.06	.06	.07	.08	16
17	.00	.01	.02	.03	.03	.04	.05	.06	.07	.08	.09	17
18	.00	.01	.02	.03	.04	.05	.05	.06	.07	.08	.09	18
19	.00	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	19
20	.01	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	20
21	.01	.01	.02	.03	.04	.05	.06	.07	.08	.09	.11	21
22	.01	.01	.02	.03	.04	.06	.07	.08	.09	.10	.11	22
23	.01	.01	.02	.03	.05	.06	.07	.08	.09	.10	.12	23
24	.01	.01	.02	.04	.05	.06	.07	.08	.10	.11	.12	24
25	.01	.01	.03	.04	.05	.06	.08	.09	.10	.11	.13	25
26	.01	.01	.03	.04	.05	.07	.08	.09	.10	.12	.13	26
27	.01	.01	.03	.04	.05	.07	.08	.09	.11	.12	.14	27
28	.01	.01	.03	.04	.06	.07	.08	.10	.11	.13	.14	28
29	.01	.01	.03	.04	.06	.07	.09	.10	.12	.13	.15	29
30	.01	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	30

**INTEREST AT ONE AND ONE-HALF PERCENT (1 1/2%) PER MONTH ON  
AMOUNTS OF \$15 TO \$75 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	
1	\$ .01	\$ .01	\$ .01	\$ .02	\$ .02	\$ .02	\$ .02	\$ .03	\$ .03	\$ .03	\$ .03	\$ .04	\$ .04	1
2	.02	.02	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.08	2
3	.02	.03	.04	.05	.05	.06	.07	.08	.08	.09	.10	.11	.11	3
4	.03	.04	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	4
5	.04	.05	.06	.08	.09	.10	.11	.13	.14	.15	.16	.18	.19	5
6	.05	.06	.08	.09	.11	.12	.14	.15	.17	.18	.20	.21	.23	6
7	.05	.07	.09	.11	.12	.14	.16	.18	.19	.21	.23	.25	.26	7
8	.06	.08	.10	.12	.14	.16	.18	.20	.22	.24	.26	.28	.30	8
9	.07	.09	.11	.14	.16	.18	.20	.23	.25	.27	.29	.32	.34	9
10	.08	.10	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	10
11	.08	.11	.14	.17	.19	.22	.25	.28	.30	.33	.36	.39	.41	11
12	.09	.12	.15	.18	.21	.24	.27	.30	.33	.36	.39	.42	.45	12
13	.10	.13	.16	.20	.23	.26	.29	.33	.36	.39	.42	.46	.49	13
14	.11	.14	.18	.21	.25	.28	.32	.35	.39	.42	.46	.49	.53	14
15	.11	.15	.19	.23	.26	.30	.34	.38	.41	.45	.49	.53	.56	15
16	.12	.16	.20	.24	.28	.32	.36	.40	.44	.48	.52	.56	.60	16
17	.13	.17	.21	.26	.30	.34	.38	.43	.47	.51	.55	.60	.64	17
18	.14	.18	.23	.27	.32	.36	.41	.45	.50	.54	.59	.63	.68	18
19	.14	.19	.24	.29	.33	.38	.43	.48	.52	.57	.62	.67	.71	19
20	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	20
21	.16	.21	.26	.32	.37	.42	.47	.53	.58	.63	.68	.74	.79	21
22	.17	.22	.28	.33	.39	.44	.50	.55	.61	.66	.72	.77	.83	22
23	.17	.23	.29	.35	.40	.46	.52	.58	.63	.69	.75	.81	.86	23
24	.18	.24	.30	.36	.42	.48	.54	.60	.66	.72	.78	.84	.90	24
25	.19	.25	.31	.38	.44	.50	.56	.63	.69	.75	.81	.88	.94	25
26	.20	.26	.33	.39	.46	.52	.59	.65	.72	.78	.85	.91	.98	26
27	.20	.27	.34	.41	.47	.54	.61	.68	.74	.81	.88	.95	1.01	27
28	.21	.28	.35	.42	.49	.56	.63	.70	.77	.84	.91	.98	1.05	28
29	.22	.29	.36	.44	.51	.58	.65	.73	.80	.87	.94	1.02	1.09	29
30	.23	.30	.38	.45	.53	.60	.68	.75	.83	.90	.98	1.05	1.13	30

**INTEREST AT ONE AND ONE-HALF PERCENT (1½%) PER MONTH ON  
AMOUNTS OF \$80 TO \$300 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$80	\$85	\$90	\$95	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	
1	.04	.04	.05	.05	.05	.06	.08	.09	.10	.11	.13	.14	.15	1
2	.08	.09	.09	.10	.10	.13	.15	.18	.20	.23	.25	.28	.30	2
3	.12	.13	.14	.14	.15	.19	.23	.26	.30	.34	.38	.41	.45	3
4	.16	.17	.18	.19	.20	.25	.30	.35	.40	.45	.50	.55	.60	4
5	.20	.21	.23	.24	.25	.31	.38	.44	.50	.56	.63	.69	.75	5
6	.24	.26	.27	.29	.30	.38	.45	.53	.60	.68	.75	.83	.90	6
7	.28	.30	.32	.33	.35	.44	.53	.61	.70	.79	.88	.96	1.05	7
8	.32	.34	.36	.38	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	8
9	.36	.38	.41	.43	.45	.56	.68	.79	.90	1.01	1.13	1.24	1.35	9
10	.40	.43	.45	.48	.50	.63	.75	.88	1.00	1.13	1.25	1.38	1.50	10
11	.44	.47	.50	.52	.55	.69	.83	.96	1.10	1.24	1.38	1.51	1.65	11
12	.48	.51	.54	.57	.60	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	12
13	.52	.55	.59	.62	.65	.81	.98	1.14	1.30	1.46	1.63	1.79	1.95	13
14	.56	.60	.63	.67	.70	.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	14
15	.60	.64	.68	.71	.75	.94	1.13	1.31	1.50	1.69	1.88	2.06	2.25	15
16	.64	.68	.72	.76	.80	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	16
17	.68	.72	.77	.81	.85	1.06	1.28	1.49	1.70	1.91	2.13	2.34	2.55	17
18	.72	.77	.81	.86	.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	18
19	.76	.81	.86	.90	.95	1.19	1.43	1.66	1.90	2.14	2.38	2.61	2.85	19
20	.80	.85	.90	.95	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	20
21	.84	.89	.95	1.00	1.05	1.31	1.58	1.84	2.10	2.36	2.63	2.89	3.15	21
22	.88	.94	.99	1.05	1.10	1.38	1.65	1.93	2.20	2.48	2.75	3.03	3.30	22
23	.92	.98	1.04	1.09	1.15	1.44	1.73	2.01	2.30	2.59	2.88	3.16	3.45	23
24	.96	1.02	1.08	1.14	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	24
25	1.00	1.06	1.13	1.19	1.25	1.56	1.88	2.19	2.50	2.81	3.13	3.44	3.75	25
26	1.04	1.11	1.17	1.24	1.30	1.63	1.95	2.28	2.60	2.93	3.25	3.58	3.90	26
27	1.08	1.15	1.22	1.28	1.35	1.69	2.03	2.36	2.70	3.04	3.38	3.71	4.05	27
28	1.12	1.19	1.26	1.33	1.40	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	28
29	1.16	1.23	1.31	1.38	1.45	1.81	2.18	2.54	2.90	3.26	3.63	3.99	4.35	29
30	1.20	1.28	1.35	1.43	1.50	1.88	2.25	2.63	3.00	3.38	3.75	4.13	4.50	30

INTEREST AT ONE AND ONE-HALF PERCENT (1½%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN FOUR (4) EQUAL MONTHLY INSTALMENTS

	Amount	MONTH					Amount	
		1	2	3	4	Total		
	\$ 10	\$ .15	\$ .11	\$ .08	\$ .04	\$ .38	\$ 10	
	15	.23	.17	.11	.05	.56	15	
	20	.30	.22	.15	.08	.75	20	
	25	.38	.28	.19	.09	.94	25	
	30	.45	.34	.23	.11	1.13	30	
	35	.53	.39	.26	.13	1.31	35	
	40	.60	.45	.30	.15	1.50	40	
	45	.67	.51	.34	.17	1.69	45	
	50	.75	.56	.38	.19	1.88	50	
	60	.90	.67	.45	.23	2.25	60	
	70	1.05	.79	.53	.26	2.63	70	
	75	1.13	.84	.56	.28	2.81	75	
	80	1.20	.90	.60	.30	3.00	80	
	90	1.35	1.01	.68	.34	3.38	90	
	100	1.50	1.12	.75	.38	3.75	100	
	125	1.87	1.41	.94	.47	4.69	125	
	150	2.25	1.69	1.13	.56	5.63	150	
	175	2.62	1.97	1.31	.66	6.56	175	
	200	3.00	2.25	1.50	.75	7.50	200	
	225	3.38	2.53	1.69	.84	8.44	225	
	250	3.75	2.81	1.88	.94	9.38	250	
	275	4.13	3.09	2.06	1.03	10.31	275	
	300	4.50	3.37	2.25	1.13	11.25	300	

**INTEREST AT ONE AND ONE-HALF PERCENT (1 1/2%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN SIX (6) EQUAL MONTHLY INSTALMENTS**

		Amount	MONTH							Amount	
			1	2	3	4	5	6	Total		
		\$ 10	\$ .15	\$ .12	\$ .10	\$ .08	\$ .05	\$ .03	\$ .53	\$ 10	
		15	.22	.19	.15	.11	.08	.04	.79	15	
		20	.30	.25	.20	.15	.10	.05	1.05	20	
		25	.37	.31	.25	.19	.13	.06	1.31	25	
		30	.45	.37	.30	.23	.15	.08	1.58	30	
		35	.52	.44	.35	.26	.18	.09	1.84	35	
		40	.60	.50	.40	.30	.20	.10	2.10	40	
		45	.67	.56	.45	.34	.23	.11	2.36	45	
		50	.75	.62	.50	.38	.25	.13	2.63	50	
		60	.90	.75	.60	.45	.30	.15	3.15	60	
		70	1.05	.87	.70	.53	.35	.18	3.68	70	
		75	1.12	.94	.75	.56	.38	.19	3.94	75	
		80	1.20	1.00	.80	.60	.40	.20	4.20	80	
		90	1.35	1.12	.90	.68	.45	.23	4.73	90	
		100	1.50	1.25	1.00	.75	.50	.25	5.25	100	
		125	1.87	1.56	1.25	.94	.63	.31	6.56	125	
		150	2.25	1.87	1.50	1.13	.75	.38	7.88	150	
		175	2.62	2.19	1.75	1.31	.88	.44	9.19	175	
		200	3.00	2.50	2.00	1.50	1.00	.50	10.50	200	
		225	3.37	2.81	2.25	1.69	1.13	.56	11.81	225	
		250	3.75	3.12	2.50	1.88	1.25	.63	13.13	250	
		275	4.12	3.44	2.75	2.06	1.38	.69	14.44	275	
		300	4.50	3.75	3.00	2.25	1.50	.75	15.75	300	

INTEREST AT ONE AND ONE-HALF PERCENT (1½%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN EIGHT (8) EQUAL MONTHLY INSTALMENTS

	Amount	MONTH								Amount	
		1	2	3	4	5	6	7	8	Total	
	\$ 10	\$ .15	\$ .13	\$ .11	\$ .09	\$ .07	\$ .06	\$ .04	\$ .02	\$ .67	\$ 10
	15	.22	.20	.17	.14	.11	.08	.06	.03	1.01	15
	20	.30	.26	.22	.19	.15	.11	.08	.04	1.35	20
	25	.37	.33	.28	.23	.19	.14	.09	.05	1.68	25
	30	.45	.39	.34	.28	.22	.17	.11	.06	2.02	30
	35	.52	.46	.39	.33	.26	.20	.13	.07	2.36	35
	40	.60	.52	.45	.37	.30	.23	.15	.08	2.70	40
	45	.67	.59	.51	.42	.34	.25	.17	.08	3.03	45
	50	.75	.66	.56	.47	.37	.28	.19	.09	3.37	50
	60	.90	.79	.67	.56	.45	.34	.23	.11	4.05	60
	70	1.05	.92	.79	.66	.52	.39	.26	.13	4.72	70
	75	1.13	.99	.84	.70	.56	.42	.28	.14	5.06	75
	80	1.20	1.05	.90	.75	.60	.45	.30	.15	5.40	80
	90	1.35	1.18	1.01	.84	.67	.51	.34	.17	6.07	90
	100	1.50	1.31	1.12	.94	.75	.56	.38	.19	6.75	100
	125	1.87	1.64	1.41	1.17	.94	.70	.47	.23	8.43	125
	150	2.25	1.97	1.69	1.41	1.12	.84	.56	.28	10.12	150
	175	2.62	2.30	1.97	1.64	1.31	.98	.66	.33	11.81	175
	200	3.00	2.62	2.25	1.87	1.50	1.13	.75	.38	13.50	200
	225	3.37	2.95	2.53	2.11	1.69	1.27	.84	.42	15.18	225
	250	3.75	3.28	2.81	2.34	1.87	1.41	.94	.47	16.87	250
	275	4.12	3.61	3.09	2.58	2.06	1.55	1.03	.52	18.56	275
	300	4.50	3.94	3.37	2.81	2.25	1.69	1.13	.56	20.25	300

**INTEREST AT ONE AND ONE-HALF PERCENT (1½%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN TEN (10) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH										Amount	
		1	2	3	4	5	6	7	8	9	10	Total	
	\$ 10	\$.15	\$.13	\$.12	\$.10	\$.09	\$.08	\$.06	\$.05	\$.03	\$.02	\$.83	\$ 10
	15	.22	.20	.18	.16	.14	.11	.09	.07	.05	.02	1.24	15
	20	.30	.27	.24	.21	.18	.15	.12	.09	.06	.03	1.65	20
	25	.37	.34	.30	.26	.22	.19	.15	.11	.08	.04	2.06	25
	30	.45	.40	.36	.32	.27	.22	.18	.14	.09	.05	2.48	30
	35	.52	.47	.42	.37	.32	.26	.21	.16	.11	.05	2.89	35
	40	.60	.54	.48	.42	.36	.30	.24	.18	.12	.06	3.30	40
	45	.67	.61	.54	.47	.40	.34	.27	.20	.14	.07	3.71	45
	50	.75	.67	.60	.53	.45	.37	.30	.23	.15	.08	4.13	50
	60	.90	.81	.72	.63	.54	.45	.36	.27	.18	.09	4.95	60
	70	1.05	.94	.84	.74	.63	.52	.42	.32	.21	.11	5.78	70
	75	1.12	1.01	.90	.79	.68	.56	.45	.34	.23	.11	6.19	75
	80	1.20	1.08	.96	.84	.72	.60	.48	.36	.24	.12	6.60	80
	90	1.35	1.22	1.08	.95	.81	.67	.54	.41	.27	.13	7.43	90
	100	1.50	1.35	1.20	1.05	.90	.75	.60	.45	.30	.15	8.25	100
	125	1.87	1.69	1.50	1.31	1.12	.94	.75	.56	.38	.19	10.31	125
	150	2.25	2.02	1.80	1.58	1.35	1.12	.90	.68	.45	.23	12.38	150
	175	2.62	2.36	2.10	1.84	1.58	1.31	1.05	.79	.53	.26	14.44	175
	200	3.00	2.70	2.40	2.10	1.80	1.50	1.20	.90	.60	.30	16.50	200
	225	3.37	3.04	2.70	2.36	2.03	1.69	1.35	1.01	.67	.34	18.56	225
	250	3.75	3.37	3.00	2.62	2.25	1.88	1.50	1.13	.75	.38	20.63	250
	275	4.12	3.71	3.30	2.89	2.48	2.06	1.65	1.24	.83	.41	22.69	275
	300	4.50	4.05	3.60	3.15	2.70	2.25	1.80	1.35	.90	.45	24.75	300

**INTEREST AT ONE AND ONE-HALF PERCENT (1½%) PER MONTH ON LOANS  
OF \$10 TO \$300 PAYABLE IN TWELVE (12) EQUAL MONTHLY INSTALMENTS**

Amount	MONTH												Amount
	1	2	3	4	5	6	7	8	9	10	11	12	
\$10	\$.15	\$.14	\$.13	\$.11	\$.10	\$.09	\$.08	\$.06	\$.05	\$.04	\$.02	\$.01	\$.98
15	.22	.21	.19	.17	.15	.13	.11	.09	.07	.06	.04	.02	1.46
20	.30	.27	.25	.23	.20	.17	.15	.13	.10	.07	.05	.03	1.95
25	.37	.34	.31	.28	.25	.22	.19	.16	.13	.09	.06	.03	2.43
30	.45	.41	.37	.34	.30	.26	.23	.19	.15	.11	.08	.04	2.93
35	.52	.48	.44	.39	.35	.31	.26	.22	.18	.13	.09	.04	3.41
40	.60	.55	.50	.45	.40	.35	.30	.25	.20	.15	.10	.05	3.90
45	.67	.62	.56	.51	.45	.39	.34	.28	.22	.17	.11	.06	4.38
50	.75	.69	.62	.56	.50	.44	.38	.31	.25	.19	.13	.06	4.88
60	.90	.82	.75	.68	.60	.52	.45	.38	.30	.22	.15	.08	5.85
70	1.05	.96	.87	.79	.70	.61	.53	.44	.35	.26	.18	.09	6.83
75	1.12	1.03	.94	.84	.75	.66	.56	.47	.38	.28	.19	.09	7.31
80	1.20	1.10	1.00	.90	.80	.70	.60	.50	.40	.30	.20	.10	7.80
90	1.35	1.24	1.12	1.01	.90	.79	.68	.56	.45	.34	.23	.11	8.78
100	1.50	1.37	1.25	1.13	1.00	.87	.75	.63	.50	.38	.25	.12	9.75
125	1.87	1.72	1.56	1.41	1.25	1.09	.94	.78	.62	.47	.31	.16	12.18
150	2.25	2.06	1.87	1.69	1.50	1.31	1.13	.94	.75	.56	.38	.19	14.63
175	2.62	2.41	2.19	1.97	1.75	1.53	1.31	1.09	.87	.66	.44	.22	17.06
200	3.00	2.75	2.50	2.25	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	19.50
225	3.38	3.09	2.81	2.53	2.25	1.97	1.69	1.40	1.13	.84	.56	.28	21.93
250	3.75	3.44	3.12	2.81	2.50	2.19	1.88	1.56	1.25	.94	.63	.31	24.38
275	4.12	3.78	3.44	3.09	2.75	2.41	2.06	1.72	1.38	1.03	.69	.34	26.81
300	4.50	4.12	3.75	3.37	3.00	2.63	2.25	1.87	1.50	1.13	.75	.38	29.25

**INTEREST AT TWO PERCENT (2%) PER MONTH ON AMOUNTS OF  
50 CENTS TO \$10 FOR 1 TO 30 DAYS**

Days	INTEREST ON											Days
	\$0.50	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
1	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .01	\$ .01	\$ .01	1
2	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	2
3	.00	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	3
4	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	4
5	.00	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	5
6	.00	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	6
7	.00	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	7
8	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	8
9	.00	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	9
10	.00	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	10
11	.00	.01	.01	.02	.03	.04	.04	.05	.06	.07	.07	11
12	.00	.01	.02	.02	.03	.04	.05	.06	.06	.07	.08	12
13	.00	.01	.02	.03	.03	.04	.05	.06	.07	.08	.09	13
14	.00	.01	.02	.03	.04	.05	.06	.07	.07	.08	.09	14
15	.01	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	15
16	.01	.01	.02	.03	.04	.05	.06	.07	.09	.10	.11	16
17	.01	.01	.02	.03	.05	.06	.07	.08	.09	.10	.11	17
18	.01	.01	.02	.04	.05	.06	.07	.08	.10	.11	.12	18
19	.01	.01	.03	.04	.05	.06	.08	.09	.10	.11	.13	19
20	.01	.01	.03	.04	.05	.07	.08	.09	.11	.12	.13	20
21	.01	.01	.03	.04	.06	.07	.08	.10	.11	.13	.14	21
22	.01	.01	.03	.04	.06	.07	.09	.10	.12	.13	.15	22
23	.01	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	23
24	.01	.02	.03	.05	.06	.08	.10	.11	.13	.14	.16	24
25	.01	.02	.03	.05	.07	.08	.10	.12	.13	.15	.17	25
26	.01	.02	.03	.05	.07	.09	.10	.12	.14	.16	.17	26
27	.01	.02	.04	.05	.07	.09	.11	.13	.14	.16	.18	27
28	.01	.02	.04	.06	.07	.09	.11	.13	.15	.17	.19	28
29	.01	.02	.04	.06	.08	.10	.12	.14	.15	.17	.19	29
30	.01	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	30

**INTEREST AT TWO PERCENT (2%) PER MONTH ON AMOUNTS OF \$15  
TO \$75 FOR 1 TO 30 DAYS**

Days	INTEREST ON												Days	
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	
1	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	1
2	.02	.03	.03	.04	.05	.05	.06	.07	.07	.08	.09	.09	.10	2
3	.03	.04	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	3
4	.04	.05	.07	.08	.09	.11	.12	.13	.15	.16	.17	.19	.20	4
5	.05	.07	.08	.10	.12	.13	.15	.17	.18	.20	.22	.23	.25	5
6	.06	.08	.10	.12	.14	.16	.18	.20	.22	.24	.26	.28	.30	6
7	.07	.09	.12	.14	.16	.19	.21	.23	.26	.28	.30	.33	.35	7
8	.08	.11	.13	.16	.19	.21	.24	.27	.29	.32	.35	.37	.40	8
9	.09	.12	.15	.18	.21	.24	.27	.30	.33	.36	.39	.42	.45	9
10	.10	.13	.17	.20	.23	.27	.30	.33	.37	.40	.43	.47	.50	10
11	.11	.15	.18	.22	.26	.29	.33	.37	.40	.44	.48	.51	.55	11
12	.12	.16	.20	.24	.28	.32	.36	.40	.44	.48	.52	.56	.60	12
13	.13	.17	.22	.26	.30	.35	.39	.43	.48	.52	.56	.61	.65	13
14	.14	.19	.23	.28	.33	.37	.42	.47	.51	.56	.61	.65	.70	14
15	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	15
16	.16	.21	.27	.32	.37	.43	.48	.53	.59	.64	.69	.75	.80	16
17	.17	.23	.28	.34	.40	.45	.51	.57	.62	.68	.74	.79	.85	17
18	.18	.24	.30	.36	.42	.48	.54	.60	.66	.72	.78	.84	.90	18
19	.19	.25	.32	.38	.44	.51	.57	.63	.70	.76	.82	.89	.95	19
20	.20	.27	.33	.40	.47	.53	.60	.67	.73	.80	.87	.93	1.00	20
21	.21	.28	.35	.42	.49	.56	.63	.70	.77	.84	.91	.98	1.05	21
22	.22	.29	.37	.44	.51	.59	.66	.73	.81	.88	.95	1.03	1.10	22
23	.23	.31	.38	.46	.54	.61	.69	.77	.84	.92	1.00	1.07	1.15	23
24	.24	.32	.40	.48	.56	.64	.72	.80	.88	.96	1.04	1.12	1.20	24
25	.25	.33	.42	.50	.58	.67	.75	.83	.92	1.00	1.08	1.17	1.25	25
26	.26	.35	.43	.52	.61	.69	.78	.87	.95	1.04	1.13	1.21	1.30	26
27	.27	.36	.45	.54	.63	.72	.81	.90	.99	1.08	1.17	1.26	1.35	27
28	.28	.37	.47	.56	.65	.75	.84	.93	1.03	1.12	1.21	1.31	1.40	28
29	.29	.39	.48	.58	.68	.77	.87	.97	1.06	1.16	1.26	1.35	1.45	29
30	.30	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	1.30	1.40	1.50	30

**INTEREST AT TWO PERCENT (2%) PER MONTH ON AMOUNTS OF \$80  
TO \$300 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$80	\$85	\$90	\$95	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	
1	.05	.06	.06	.06	.07	.08	.10	.12	.13	.15	.17	.18	.20	1
2	.11	.11	.12	.13	.13	.17	.20	.23	.27	.30	.33	.37	.40	2
3	.16	.17	.18	.19	.20	.25	.30	.35	.40	.45	.50	.55	.60	3
4	.21	.23	.24	.25	.27	.33	.40	.47	.53	.60	.67	.73	.80	4
5	.27	.28	.30	.32	.33	.42	.50	.58	.67	.75	.83	.92	1.00	5
6	.32	.34	.36	.38	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	6
7	.37	.40	.42	.44	.47	.58	.70	.82	.93	1.05	1.17	1.28	1.40	7
8	.43	.45	.48	.51	.53	.67	.80	.93	1.07	1.20	1.33	1.47	1.60	8
9	.48	.51	.54	.57	.60	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	9
10	.53	.57	.60	.63	.67	.83	1.00	1.17	1.33	1.50	1.67	1.83	2.00	10
11	.59	.62	.66	.70	.73	.92	1.10	1.28	1.47	1.65	1.83	2.02	2.20	11
12	.64	.68	.72	.76	.80	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	12
13	.69	.74	.78	.82	.87	1.08	1.30	1.52	1.73	1.95	2.17	2.38	2.60	13
14	.75	.79	.84	.89	.93	1.17	1.40	1.63	1.87	2.10	2.33	2.57	2.80	14
15	.80	.85	.90	.95	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	15
16	.85	.91	.96	1.01	1.07	1.33	1.60	1.87	2.13	2.40	2.67	2.93	3.20	16
17	.91	.96	1.02	1.08	1.13	1.42	1.70	1.98	2.27	2.55	2.83	3.12	3.40	17
18	.96	1.02	1.08	1.14	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	18
19	1.01	1.08	1.14	1.20	1.27	1.58	1.90	2.22	2.53	2.85	3.17	3.48	3.80	19
20	1.07	1.13	1.20	1.27	1.33	1.67	2.00	2.33	2.67	3.00	3.33	3.67	4.00	20
21	1.12	1.19	1.26	1.33	1.40	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	21
22	1.17	1.25	1.32	1.39	1.47	1.83	2.20	2.57	2.93	3.30	3.67	4.03	4.40	22
23	1.23	1.30	1.38	1.46	1.53	1.92	2.30	2.68	3.07	3.45	3.83	4.22	4.60	23
24	1.28	1.36	1.44	1.52	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	24
25	1.33	1.42	1.50	1.58	1.67	2.08	2.50	2.92	3.33	3.75	4.17	4.58	5.00	25
26	1.39	1.47	1.56	1.65	1.73	2.17	2.60	3.03	3.47	3.90	4.33	4.77	5.20	26
27	1.44	1.53	1.62	1.71	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	27
28	1.49	1.59	1.68	1.77	1.87	2.33	2.80	3.27	3.73	4.20	4.67	5.13	5.60	28
29	1.55	1.64	1.74	1.84	1.93	2.42	2.90	3.38	3.87	4.35	4.83	5.32	5.80	29
30	1.60	1.70	1.80	1.90	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	30

**INTEREST AT TWO PERCENT (2%) PER MONTH ON LOANS OF \$10  
TO \$300 PAYABLE IN FOUR (4) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH					Amount	
		1	2	3	4	Total		
	\$ 10	\$.20	\$.15	\$.10	\$.05	\$.50	\$ 10	
	15	.30	.22	.15	.08	.75	15	
	20	.40	.30	.20	.10	1.00	20	
	25	.50	.37	.25	.13	1.25	25	
	30	.60	.45	.30	.15	1.50	30	
	35	.70	.52	.35	.18	1.75	35	
	40	.80	.60	.40	.20	2.00	40	
	45	.90	.67	.45	.23	2.25	45	
	50	1.00	.75	.50	.25	2.50	50	
	60	1.20	.90	.60	.30	3.00	60	
	70	1.40	1.05	.70	.35	3.50	70	
	75	1.50	1.12	.75	.38	3.75	75	
	80	1.60	1.20	.80	.40	4.00	80	
	90	1.80	1.35	.90	.45	4.50	90	
	100	2.00	1.50	1.00	.50	5.00	100	
	125	2.50	1.87	1.25	.63	6.25	125	
	150	3.00	2.25	1.50	.75	7.50	150	
	175	3.50	2.62	1.75	.88	8.75	175	
	200	4.00	3.00	2.00	1.00	10.00	200	
	225	4.50	3.37	2.25	1.13	11.25	225	
	250	5.00	3.75	2.50	1.25	12.50	250	
	275	5.50	4.12	2.75	1.38	13.75	275	
	300	6.00	4.50	3.00	1.50	15.00	300	

**INTEREST AT TWO PERCENT (2%) PER MONTH ON LOANS OF \$10  
TO \$300 PAYABLE IN SIX (6) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH						Amount	
		1	2	3	4	5	6	Total	
	\$ 10	\$.20	\$.17	\$.13	\$.10	\$.07	\$.03	\$.70	\$ 10
	15	.30	.25	.20	.15	.10	.05	1.05	15
	20	.40	.33	.27	.20	.13	.07	1.40	20
	25	.50	.42	.33	.25	.17	.08	1.75	25
	30	.60	.50	.40	.30	.20	.10	2.10	30
	35	.70	.58	.47	.35	.23	.12	2.45	35
	40	.80	.67	.53	.40	.27	.13	2.80	40
	45	.90	.75	.60	.45	.30	.15	3.15	45
	50	1.00	.83	.67	.50	.33	.17	3.50	50
	60	1.20	1.00	.80	.60	.40	.20	4.20	60
	70	1.40	1.17	.93	.70	.47	.23	4.90	70
	75	1.50	1.25	1.00	.75	.50	.25	5.25	75
	80	1.60	1.33	1.07	.80	.53	.27	5.60	80
	90	1.80	1.50	1.20	.90	.60	.30	6.30	90
	100	2.00	1.67	1.33	1.00	.67	.33	7.00	100
	125	2.50	2.08	1.67	1.25	.83	.42	8.75	125
	150	3.00	2.50	2.00	1.50	1.00	.50	10.50	150
	175	3.50	2.92	2.33	1.75	1.17	.58	12.25	175
	200	4.00	3.33	2.67	2.00	1.33	.67	14.00	200
	225	4.50	3.75	3.00	2.25	1.50	.75	15.75	225
	250	5.00	4.17	3.33	2.50	1.67	.83	17.50	250
	275	5.50	4.58	3.67	2.75	1.83	.92	19.25	275
	300	6.00	5.00	4.00	3.00	2.00	1.00	21.00	300

**INTEREST AT TWO PERCENT (2%) PER MONTH ON LOANS OF \$10  
TO \$300 PAYABLE IN EIGHT (8) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH									Amount	
		1	2	3	4	5	6	7	8	Total		
	\$ 10	\$ .20	\$ .17	\$ .15	\$ .12	\$ .10	\$ .08	\$ .05	\$ .03	\$ .90	\$ 10	
	15	.30	.26	.22	.19	.15	.11	.08	.04	1.35	15	
	20	.40	.35	.30	.25	.20	.15	.10	.05	1.80	20	
	25	.50	.44	.37	.31	.25	.19	.13	.06	2.25	25	
	30	.60	.52	.45	.38	.30	.22	.15	.08	2.70	30	
	35	.70	.61	.52	.44	.35	.26	.18	.09	3.15	35	
	40	.80	.70	.60	.50	.40	.30	.20	.10	3.60	40	
	45	.90	.79	.67	.56	.45	.34	.23	.11	4.05	45	
	50	1.00	.87	.75	.63	.50	.37	.25	.13	4.50	50	
	60	1.20	1.05	.90	.75	.60	.45	.30	.15	5.40	60	
	70	1.40	1.22	1.05	.88	.70	.52	.35	.18	6.30	70	
	75	1.50	1.31	1.12	.94	.75	.56	.38	.19	6.75	75	
	80	1.60	1.40	1.20	1.00	.80	.60	.40	.20	7.20	80	
	90	1.80	1.57	1.35	1.13	.90	.67	.45	.23	8.10	90	
	100	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	9.00	100	
	125	2.50	2.19	1.87	1.56	1.25	.94	.63	.31	11.25	125	
	150	3.00	2.62	2.25	1.88	1.50	1.12	.75	.38	13.50	150	
	175	3.50	3.06	2.62	2.19	1.75	1.31	.88	.44	15.75	175	
	200	4.00	3.50	3.00	2.50	2.00	1.50	1.00	.50	18.00	200	
	225	4.50	3.94	3.37	2.81	2.25	1.69	1.13	.56	20.25	225	
	250	5.00	4.37	3.75	3.13	2.50	1.87	1.25	.63	22.50	250	
	275	5.50	4.81	4.12	3.44	2.75	2.06	1.38	.69	24.75	275	
	300	6.00	5.25	4.50	3.75	3.00	2.25	1.50	.75	27.00	300	

**INTEREST AT TWO PERCENT (2%) PER MONTH ON LOANS OF \$10  
TO \$300 PAYABLE IN TEN (10) EQUAL MONTHLY INSTALMENTS**

Amount	MONTH										Amount
	1	2	3	4	5	6	7	8	9	10	
\$ 10	\$.20	\$.18	\$.16	\$.14	\$.12	\$.10	\$.08	\$.06	\$.04	\$.02	\$ 1.10
15	.30	.27	.24	.21	.18	.15	.12	.09	.06	.03	1.65
20	.40	.36	.32	.28	.24	.20	.16	.12	.08	.04	2.20
25	.50	.45	.40	.35	.30	.25	.20	.15	.10	.05	2.75
30	.60	.54	.48	.42	.36	.30	.24	.18	.12	.06	3.30
35	.70	.63	.56	.49	.42	.35	.28	.21	.14	.07	3.85
40	.80	.72	.64	.56	.48	.40	.32	.24	.16	.08	4.40
45	.90	.81	.72	.63	.54	.45	.36	.27	.18	.09	4.95
50	1.00	.90	.80	.70	.60	.50	.40	.30	.20	.10	5.50
60	1.20	1.08	.96	.84	.72	.60	.48	.36	.24	.12	6.60
70	1.40	1.26	1.12	.98	.84	.70	.56	.42	.28	.14	7.70
75	1.50	1.35	1.20	1.05	.90	.75	.60	.45	.30	.15	8.25
80	1.60	1.44	1.28	1.12	.96	.80	.64	.48	.32	.16	8.80
90	1.80	1.62	1.44	1.26	1.08	.90	.72	.54	.36	.18	9.90
100	2.00	1.80	1.60	1.40	1.20	1.00	.80	.60	.40	.20	11.00
125	2.50	2.25	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	13.75
150	3.00	2.70	2.40	2.10	1.80	1.50	1.20	.90	.60	.30	16.50
175	3.50	3.15	2.80	2.45	2.10	1.75	1.40	1.05	.70	.35	19.25
200	4.00	3.60	3.20	2.80	2.40	2.00	1.60	1.20	.80	.40	22.00
225	4.50	4.05	3.60	3.15	2.70	2.25	1.80	1.35	.90	.45	24.75
250	5.00	4.50	4.00	3.50	3.00	2.50	2.00	1.50	1.00	.50	27.50
275	5.50	4.95	4.40	3.85	3.30	2.75	2.20	1.65	1.10	.55	30.25
300	6.00	5.40	4.80	4.20	3.60	3.00	2.40	1.80	1.20	.60	33.00

**INTEREST AT TWO PERCENT (2%) PER MONTH ON LOANS OF \$10  
TO \$300 PAYABLE IN TWELVE (12) EQUAL MONTHLY INSTALMENTS**

Amount	MONTH												Amount	
	1	2	3	4	5	6	7	8	9	10	11	12	Total	
\$ 10	\$.20	\$.18	\$.17	\$.15	\$.13	\$.12	\$.10	\$.08	\$.07	\$.05	\$.03	\$.02	\$ 1.30	\$.10
15	.30	.27	.25	.23	.20	.17	.15	.13	.10	.07	.05	.03	1.95	15
20	.40	.37	.33	.30	.27	.23	.20	.17	.13	.10	.07	.03	2.60	20
25	.50	.46	.42	.37	.33	.29	.25	.21	.17	.13	.08	.04	3.25	25
30	.60	.55	.50	.45	.40	.35	.30	.25	.20	.15	.10	.05	3.90	30
35	.70	.64	.58	.52	.47	.41	.35	.29	.23	.18	.12	.06	4.55	35
40	.80	.73	.67	.60	.53	.47	.40	.33	.27	.20	.13	.07	5.20	40
45	.90	.82	.75	.68	.60	.52	.45	.38	.30	.22	.15	.08	5.85	45
50	1.00	.92	.83	.75	.67	.58	.50	.42	.33	.25	.17	.08	6.50	50
60	1.20	1.10	1.00	.90	.80	.70	.60	.50	.40	.30	.20	.10	7.80	60
70	1.40	1.28	1.17	1.05	.93	.82	.70	.58	.47	.35	.23	.12	9.10	70
75	1.50	1.37	1.25	1.13	1.00	.87	.75	.63	.50	.37	.25	.13	9.75	75
80	1.60	1.47	1.33	1.20	1.07	.93	.80	.67	.53	.40	.27	.13	10.40	80
90	1.80	1.65	1.50	1.35	1.20	1.05	.90	.75	.60	.45	.30	.15	11.70	90
100	2.00	1.83	1.67	1.50	1.33	1.17	1.00	.83	.67	.50	.33	.17	13.00	100
125	2.50	2.29	2.08	1.88	1.67	1.46	1.25	1.04	.83	.62	.42	.21	16.25	125
150	3.00	2.75	2.50	2.25	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	19.50	150
175	3.50	3.21	2.92	2.63	2.33	2.04	1.75	1.46	1.17	.87	.58	.29	22.75	175
200	4.00	3.67	3.33	3.00	2.67	2.33	2.00	1.67	1.33	1.00	.67	.33	26.00	200
225	4.50	4.12	3.75	3.38	3.00	2.63	2.25	1.87	1.50	1.13	.75	.37	29.25	225
250	5.00	4.58	4.17	3.75	3.33	2.92	2.50	2.08	1.67	1.25	.83	.42	32.50	250
275	5.50	5.04	4.58	4.12	3.67	3.21	2.75	2.29	1.83	1.38	.92	.46	35.75	275
300	6.00	5.50	5.00	4.50	4.00	3.50	3.00	2.50	2.00	1.50	1.00	.50	39.00	300

**INTEREST AT TWO AND ONE-HALF PERCENT (2½%) PER MONTH ON  
AMOUNTS OF 50 CENTS TO \$10 FOR 1 TO 30 DAYS**

Days	INTEREST ON											Days
	\$0.50	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
1	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	1
2	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	2
3	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	3
4	.00	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	4
5	.00	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	5
6	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	6
7	.00	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	7
8	.00	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	8
9	.00	.01	.02	.02	.03	.04	.05	.05	.06	.07	.08	9
10	.00	.01	.02	.03	.03	.04	.05	.06	.07	.08	.08	10
11	.00	.01	.02	.03	.04	.05	.06	.06	.07	.08	.09	11
12	.01	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	12
13	.01	.01	.02	.03	.04	.05	.07	.08	.09	.10	.11	13
14	.01	.01	.02	.04	.05	.06	.07	.08	.09	.11	.12	14
15	.01	.01	.03	.04	.05	.06	.08	.09	.10	.11	.13	15
16	.01	.01	.03	.04	.05	.07	.08	.09	.11	.12	.13	16
17	.01	.01	.03	.04	.06	.07	.09	.10	.11	.13	.14	17
18	.01	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	18
19	.01	.02	.03	.05	.06	.08	.10	.11	.13	.14	.16	19
20	.01	.02	.03	.05	.07	.08	.10	.12	.13	.15	.17	20
21	.01	.02	.04	.05	.07	.09	.11	.12	.14	.16	.18	21
22	.01	.02	.04	.06	.07	.09	.11	.13	.15	.17	.18	22
23	.01	.02	.04	.06	.08	.10	.12	.13	.15	.17	.19	23
24	.01	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	24
25	.01	.02	.04	.06	.08	.10	.13	.15	.17	.19	.21	25
26	.01	.02	.04	.07	.09	.11	.13	.15	.17	.20	.22	26
27	.01	.02	.05	.07	.09	.11	.14	.16	.18	.20	.23	27
28	.01	.02	.05	.07	.09	.12	.14	.16	.19	.21	.23	28
29	.01	.02	.05	.07	.10	.12	.15	.17	.19	.22	.24	29
30	.01	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	30

**INTEREST AT TWO AND ONE-HALF PERCENT (2 1/2%) PER MONTH ON  
AMOUNTS OF \$15 TO \$75 FOR 1 TO 30 DAYS**

Days	INTEREST ON												Days	
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	
1	\$ .01	\$ .02	\$ .02	\$ .03	\$ .03	\$ .03	\$ .04	\$ .04	\$ .05	\$ .05	\$ .05	\$ .06	\$ .06	1
2	.03	.03	.04	.05	.06	.07	.08	.08	.09	.10	.11	.12	.13	2
3	.04	.05	.06	.08	.09	.10	.11	.13	.14	.15	.16	.18	.19	3
4	.05	.07	.08	.10	.12	.13	.15	.17	.18	.20	.22	.23	.25	4
5	.06	.08	.10	.13	.15	.17	.19	.21	.23	.25	.27	.29	.31	5
6	.08	.10	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	6
7	.09	.12	.15	.18	.20	.23	.26	.29	.32	.35	.38	.41	.44	7
8	.10	.13	.17	.20	.23	.27	.30	.33	.37	.40	.43	.47	.50	8
9	.11	.15	.19	.23	.26	.30	.34	.38	.41	.45	.49	.53	.56	9
10	.13	.17	.21	.25	.29	.33	.38	.42	.46	.50	.54	.58	.63	10
11	.14	.18	.23	.28	.32	.37	.41	.46	.50	.55	.60	.64	.69	11
12	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	12
13	.16	.22	.27	.33	.38	.43	.49	.54	.60	.65	.70	.76	.81	13
14	.18	.23	.29	.35	.41	.47	.53	.58	.64	.70	.76	.82	.88	14
15	.19	.25	.31	.38	.44	.50	.56	.63	.69	.75	.81	.88	.94	15
16	.20	.27	.33	.40	.47	.53	.60	.67	.73	.80	.87	.93	1.00	16
17	.21	.28	.35	.43	.50	.57	.64	.71	.78	.85	.92	.99	1.06	17
18	.23	.30	.38	.45	.53	.60	.68	.75	.83	.90	.98	1.05	1.13	18
19	.24	.32	.40	.48	.55	.63	.71	.79	.87	.95	1.03	1.11	1.19	19
20	.25	.33	.42	.50	.58	.67	.75	.83	.92	1.00	1.08	1.17	1.25	20
21	.26	.35	.44	.53	.61	.70	.79	.88	.96	1.05	1.14	1.23	1.31	21
22	.28	.37	.46	.55	.64	.73	.83	.92	1.01	1.10	1.19	1.28	1.38	22
23	.29	.38	.48	.58	.67	.77	.86	.96	1.05	1.15	1.25	1.34	1.44	23
24	.30	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	1.30	1.40	1.50	24
25	.31	.42	.52	.63	.73	.83	.94	1.04	1.15	1.25	1.35	1.46	1.56	25
26	.33	.43	.54	.65	.76	.87	.98	1.08	1.19	1.30	1.41	1.52	1.63	26
27	.34	.45	.56	.68	.79	.90	1.01	1.13	1.24	1.35	1.46	1.58	1.69	27
28	.35	.47	.58	.70	.82	.93	1.05	1.17	1.28	1.40	1.52	1.63	1.75	28
29	.36	.48	.60	.73	.85	.97	1.09	1.21	1.33	1.45	1.57	1.69	1.81	29
30	.38	.50	.63	.75	.88	1.00	1.13	1.25	1.38	1.50	1.63	1.75	1.88	30

**INTEREST AT TWO AND ONE-HALF PERCENT (2½%) PER MONTH ON  
AMOUNTS OF \$80 TO \$300 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$80	\$85	\$90	\$95	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	
1	.07	.07	.08	.08	.08	.10	.13	.15	.17	.19	.21	.23	.25	1
2	.13	.14	.15	.16	.17	.21	.25	.29	.33	.38	.42	.46	.50	2
3	.20	.21	.23	.24	.25	.31	.38	.44	.50	.56	.63	.69	.75	3
4	.27	.28	.30	.32	.33	.42	.50	.58	.67	.75	.83	.92	1.00	4
5	.33	.35	.38	.40	.42	.52	.63	.73	.83	.94	1.04	1.15	1.25	5
6	.40	.43	.45	.48	.50	.63	.75	.88	1.00	1.13	1.25	1.38	1.50	6
7	.47	.50	.53	.55	.58	.73	.88	1.02	1.17	1.31	1.46	1.60	1.75	7
8	.53	.57	.60	.63	.67	.83	1.00	1.17	1.33	1.50	1.67	1.83	2.00	8
9	.60	.64	.68	.71	.75	.94	1.13	1.31	1.50	1.69	1.88	2.06	2.25	9
10	.67	.71	.75	.79	.83	1.04	1.25	1.46	1.67	1.88	2.08	2.29	2.50	10
11	.73	.78	.83	.87	.92	1.15	1.38	1.60	1.83	2.06	2.29	2.52	2.75	11
12	.80	.85	.90	.95	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	12
13	.87	.92	.98	1.03	1.08	1.35	1.63	1.90	2.17	2.44	2.71	2.98	3.25	13
14	.93	.99	1.05	1.11	1.17	1.46	1.75	2.04	2.33	2.63	2.92	3.21	3.50	14
15	1.00	1.06	1.13	1.19	1.25	1.56	1.88	2.19	2.50	2.81	3.13	3.44	3.75	15
16	1.07	1.13	1.20	1.27	1.33	1.67	2.00	2.33	2.67	3.00	3.33	3.67	4.00	16
17	1.13	1.20	1.28	1.35	1.42	1.77	2.13	2.48	2.83	3.19	3.54	3.90	4.25	17
18	1.20	1.28	1.35	1.43	1.50	1.88	2.25	2.63	3.00	3.38	3.75	4.13	4.50	18
19	1.27	1.35	1.43	1.50	1.58	1.98	2.38	2.77	3.17	3.56	3.96	4.35	4.75	19
20	1.33	1.42	1.50	1.58	1.67	2.08	2.50	2.92	3.33	3.75	4.17	4.58	5.00	20
21	1.40	1.49	1.58	1.66	1.75	2.19	2.63	3.06	3.50	3.94	4.38	4.81	5.25	21
22	1.47	1.56	1.65	1.74	1.83	2.29	2.75	3.21	3.67	4.13	4.58	5.04	5.50	22
23	1.53	1.63	1.73	1.82	1.92	2.40	2.88	3.35	3.83	4.31	4.79	5.27	5.75	23
24	1.60	1.70	1.80	1.90	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	24
25	1.67	1.77	1.88	1.98	2.08	2.60	3.13	3.65	4.17	4.69	5.21	5.73	6.25	25
26	1.73	1.84	1.95	2.06	2.17	2.71	3.25	3.79	4.33	4.88	5.42	5.96	6.50	26
27	1.80	1.91	2.03	2.14	2.25	2.81	3.38	3.94	4.50	5.06	5.63	6.19	6.75	27
28	1.87	1.98	2.10	2.22	2.33	2.92	3.50	4.08	4.67	5.25	5.83	6.42	7.00	28
29	1.93	2.05	2.18	2.30	2.42	3.02	3.63	4.23	4.83	5.44	6.04	6.65	7.25	29
30	2.00	2.13	2.25	2.38	2.50	3.13	3.75	4.38	5.00	5.63	6.25	6.88	7.50	30

INTEREST AT TWO AND ONE-HALF PERCENT (2½%) PER MONTH ON LOANS  
OF \$10 TO \$300 PAYABLE IN FOUR (4) EQUAL MONTHLY INSTALMENTS

	Amount	MONTH					Amount	
		1	2	3	4	Total		
	\$ 10	\$ .25	\$ .19	\$ .13	\$ .06	\$ .63	\$ 10	
	15	.38	.28	.19	.09	.94	15	
	20	.50	.37	.25	.13	1.25	20	
	25	.62	.47	.31	.16	1.56	25	
	30	.75	.56	.38	.19	1.88	30	
	35	.87	.66	.44	.22	2.19	35	
	40	1.00	.75	.50	.25	2.50	40	
	45	1.13	.84	.56	.28	2.81	45	
	50	1.25	.94	.63	.31	3.13	50	
	60	1.50	1.12	.75	.38	3.75	60	
	70	1.75	1.31	.88	.44	4.38	70	
	75	1.87	1.41	.94	.47	4.69	75	
	80	2.00	1.50	1.00	.50	5.00	80	
	90	2.25	1.69	1.13	.56	5.63	90	
	100	2.50	1.87	1.25	.63	6.25	100	
	125	3.13	2.34	1.56	.78	7.81	125	
	150	3.75	2.81	1.88	.94	9.38	150	
	175	4.38	3.28	2.19	1.09	10.94	175	
	200	5.00	3.75	2.50	1.25	12.50	200	
	225	5.62	4.22	2.81	1.41	14.06	225	
	250	6.25	4.69	3.13	1.56	15.63	250	
	275	6.87	5.16	3.44	1.72	17.19	275	
	300	7.50	5.62	3.75	1.88	18.75	300	

INTEREST AT TWO AND ONE-HALF PERCENT (2½%) PER MONTH ON LOANS  
OF \$10 TO \$300 PAYABLE IN SIX (6) EQUAL MONTHLY INSTALMENTS

	Amount	MONTH						Amount	
		1	2	3	4	5	6	Total	
	\$ 10	\$.25	\$.21	\$.16	\$.13	\$.08	\$.04	\$.87	\$ 10
	15	.37	.31	.25	.19	.13	.06	1.31	15
	20	.50	.42	.33	.25	.17	.08	1.75	20
	25	.63	.52	.42	.31	.21	.10	2.19	25
	30	.75	.62	.50	.38	.25	.13	2.63	30
	35	.88	.73	.58	.44	.29	.14	3.06	35
	40	1.00	.83	.67	.50	.33	.17	3.50	40
	45	1.12	.94	.75	.56	.38	.19	3.94	45
	50	1.25	1.04	.83	.62	.42	.21	4.37	50
	60	1.50	1.25	1.00	.75	.50	.25	5.25	60
	70	1.75	1.46	1.17	.87	.58	.29	6.12	70
	75	1.87	1.56	1.25	.94	.63	.31	6.56	75
	80	2.00	1.67	1.33	1.00	.67	.33	7.00	80
	90	2.25	1.87	1.50	1.13	.75	.38	7.88	90
	100	2.50	2.08	1.67	1.25	.83	.42	8.75	100
	125	3.13	2.61	2.08	1.56	1.04	.52	10.94	125
	150	3.75	3.12	2.50	1.88	1.25	.63	13.13	150
	175	4.37	3.64	2.92	2.19	1.46	.73	15.31	175
	200	5.00	4.17	3.33	2.50	1.67	.83	17.50	200
	225	5.63	4.69	3.75	2.81	1.87	.94	19.69	225
	250	6.25	5.21	4.17	3.12	2.08	1.04	21.87	250
	275	6.87	5.73	4.58	3.44	2.29	1.15	24.06	275
	300	7.50	6.25	5.00	3.75	2.50	1.25	26.25	300

**INTEREST AT TWO AND ONE-HALF PERCENT (2½%) PER MONTH ON LOANS  
OF \$10 TO \$300 PAYABLE IN EIGHT (8) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH									Amount	
		1	2	3	4	5	6	7	8	Total		
	\$ 10	\$ .25	\$ .22	\$ .19	\$ .16	\$ .12	\$ .09	\$ .06	\$ .03	\$ 1.12	\$ 10	
	15	.37	.33	.28	.23	.19	.14	.09	.05	1.68	15	
	20	.50	.44	.37	.31	.25	.19	.13	.06	2.25	20	
	25	.62	.55	.47	.39	.31	.23	.16	.08	2.81	25	
	30	.75	.66	.56	.47	.37	.28	.19	.09	3.37	30	
	35	.87	.76	.65	.55	.44	.33	.22	.11	3.93	35	
	40	1.00	.87	.75	.62	.50	.38	.25	.13	4.50	40	
	45	1.13	.99	.84	.70	.56	.42	.28	.14	5.06	45	
	50	1.25	1.09	.94	.78	.62	.47	.31	.16	5.62	50	
	60	1.50	1.31	1.13	.94	.75	.56	.37	.19	6.75	60	
	70	1.75	1.53	1.31	1.09	.87	.66	.44	.22	7.87	70	
	75	1.87	1.64	1.41	1.17	.94	.70	.47	.23	8.43	75	
	80	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	9.00	80	
	90	2.25	1.97	1.69	1.41	1.12	.84	.56	.28	10.12	90	
	100	2.50	2.19	1.87	1.56	1.25	.94	.63	.31	11.25	100	
	125	3.13	2.74	2.34	1.95	1.56	1.17	.78	.39	14.06	125	
	150	3.75	3.28	2.81	2.34	1.87	1.41	.94	.47	16.87	150	
	175	4.37	3.83	3.28	2.73	2.19	1.64	1.09	.55	19.68	175	
	200	5.00	4.37	3.75	3.12	2.50	1.88	1.25	.63	22.50	200	
	225	5.62	4.92	4.22	3.52	2.81	2.11	1.41	.70	25.31	225	
	250	6.25	5.47	4.69	3.91	3.12	2.34	1.56	.78	28.12	250	
	275	6.87	6.01	5.15	4.30	3.44	2.58	1.72	.86	30.93	275	
	300	7.50	6.56	5.62	4.69	3.75	2.81	1.88	.94	33.75	300	

**INTEREST AT TWO AND ONE-HALF PERCENT (2½%) PER MONTH ON LOANS  
OF \$10 TO \$300 PAYABLE IN TEN (10) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH										Amount	\$ 10
		1	2	3	4	5	6	7	8	9	10	Total	
	\$ 10	\$.25	\$.22	\$.20	\$.17	\$.15	\$.13	\$.10	\$.08	\$.05	\$.03	1.38	
	15	.37	.34	.30	.26	.22	.19	.15	.11	.08	.04	2.06	15
	20	.50	.45	.40	.35	.30	.25	.20	.15	.10	.05	2.75	20
	25	.62	.56	.50	.44	.38	.31	.25	.19	.13	.06	3.44	25
	30	.75	.67	.60	.52	.45	.38	.30	.23	.15	.08	4.13	30
	35	.87	.79	.70	.61	.52	.44	.35	.26	.18	.09	4.81	35
	40	1.00	.90	.80	.70	.60	.50	.40	.30	.20	.10	5.50	40
	45	1.13	1.01	.90	.79	.67	.56	.45	.34	.23	.11	6.19	45
	50	1.25	1.13	1.00	.87	.75	.62	.50	.38	.25	.13	6.88	50
	60	1.50	1.35	1.20	1.05	.90	.75	.60	.45	.30	.15	8.25	60
	70	1.75	1.58	1.40	1.22	1.05	.87	.70	.53	.35	.18	9.63	70
	75	1.87	1.69	1.50	1.31	1.12	.94	.75	.56	.38	.19	10.31	75
	80	2.00	1.80	1.60	1.40	1.20	1.00	.80	.60	.40	.20	11.00	80
	90	2.25	2.02	1.80	1.57	1.35	1.13	.90	.68	.45	.23	12.38	90
	100	2.50	2.25	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	13.75	100
	125	3.12	2.81	2.50	2.19	1.88	1.56	1.25	.94	.63	.31	17.19	125
	150	3.75	3.37	3.00	2.62	2.25	1.88	1.50	1.13	.75	.38	20.63	150
	175	4.37	3.94	3.50	3.06	2.62	2.19	1.75	1.31	.88	.44	24.06	175
	200	5.00	4.50	4.00	3.50	3.00	2.50	2.00	1.50	1.00	.50	27.50	200
	225	5.62	5.06	4.50	3.94	3.38	2.81	2.25	1.69	1.13	.56	30.94	225
	250	6.25	5.62	5.00	4.38	3.75	3.12	2.50	1.88	1.25	.63	34.38	250
	275	6.87	6.19	5.50	4.81	4.12	3.44	2.75	2.06	1.38	.69	37.81	275
	300	7.50	6.75	6.00	5.25	4.50	3.75	3.00	2.25	1.50	.75	41.25	300

**INTEREST AT TWO AND ONE-HALF PERCENT (2½%) PER MONTH ON LOANS  
OF \$10 TO \$300 PAYABLE IN TWELVE (12) EQUAL MONTHLY INSTALMENTS**

Amount	MONTH												Amount	
	1	2	3	4	5	6	7	8	9	10	11	12	Total	
\$ 10	\$.25	\$.23	\$.21	\$.19	\$.17	\$.14	\$.13	\$.10	\$.08	\$.06	\$.04	\$.02	\$ 1.62	\$ 10
15	.38	.34	.31	.28	.25	.22	.19	.16	.12	.09	.06	.03	2.43	15
20	.50	.46	.42	.37	.33	.29	.25	.21	.17	.13	.08	.04	3.25	20
25	.63	.57	.52	.47	.42	.36	.31	.26	.21	.16	.10	.05	4.06	25
30	.75	.69	.62	.56	.50	.44	.38	.31	.25	.19	.13	.06	4.88	30
35	.87	.80	.73	.66	.58	.51	.44	.36	.29	.22	.15	.07	5.68	35
40	1.00	.92	.83	.75	.67	.58	.50	.42	.33	.25	.17	.08	6.50	40
45	1.12	1.03	.94	.84	.75	.66	.56	.47	.38	.28	.19	.09	7.31	45
50	1.25	1.14	1.04	.94	.83	.73	.63	.52	.42	.31	.21	.10	8.12	50
60	1.50	1.37	1.25	1.12	1.00	.87	.75	.63	.50	.38	.25	.13	9.75	60
70	1.75	1.60	1.46	1.31	1.17	1.02	.87	.73	.58	.44	.29	.15	11.37	70
75	1.87	1.72	1.56	1.41	1.25	1.09	.94	.78	.62	.47	.31	.16	12.18	75
80	2.00	1.83	1.67	1.50	1.33	1.17	1.00	.83	.67	.50	.33	.17	13.00	80
90	2.25	2.06	1.87	1.69	1.50	1.31	1.13	.94	.75	.56	.38	.19	14.63	90
100	2.50	2.29	2.08	1.87	1.67	1.46	1.25	1.04	.83	.63	.42	.21	16.25	100
125	3.13	2.87	2.61	2.34	2.08	1.82	1.56	1.30	1.04	.78	.52	.26	20.31	125
150	3.75	3.44	3.12	2.81	2.50	2.19	1.88	1.56	1.25	.94	.63	.31	24.38	150
175	4.38	4.01	3.64	3.28	2.92	2.55	2.19	1.82	1.46	1.09	.73	.36	28.43	175
200	5.00	4.58	4.17	3.75	3.33	2.92	2.50	2.08	1.67	1.25	.83	.42	32.50	200
225	5.62	5.16	4.69	4.22	3.75	3.28	2.81	2.34	1.87	1.41	.94	.47	36.56	225
250	6.25	5.73	5.21	4.69	4.17	3.64	3.13	2.60	2.08	1.56	1.04	.52	40.62	250
275	6.88	6.30	5.73	5.16	4.58	4.01	3.44	2.86	2.29	1.72	1.14	.57	44.68	275
300	7.50	6.87	6.25	5.63	5.00	4.38	3.75	3.12	2.50	1.88	1.25	.62	48.75	300

INTEREST AT THREE PERCENT (3%) PER MONTH ON AMOUNTS OF 50 CENTS  
TO \$10 FOR 1 TO 30 DAYS

Days	INTEREST ON											Days
	\$0.50	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
1	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .01	\$ .01	\$ .01	\$ .01	\$ .01	\$ .01	1
2	.00	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	2
3	.00	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	3
4	.00	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	4
5	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	5
6	.00	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	6
7	.00	.01	.01	.02	.03	.04	.04	.05	.06	.06	.07	7
8	.00	.01	.02	.02	.03	.04	.05	.06	.06	.07	.08	8
9	.00	.01	.02	.03	.04	.05	.05	.06	.07	.08	.09	9
10	.01	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	10
11	.01	.01	.02	.03	.04	.06	.07	.08	.09	.10	.11	11
12	.01	.01	.02	.04	.05	.06	.07	.08	.10	.11	.12	12
13	.01	.01	.03	.04	.05	.07	.08	.09	.10	.12	.13	13
14	.01	.01	.03	.04	.06	.07	.08	.10	.11	.13	.14	14
15	.01	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	15
16	.01	.02	.03	.05	.06	.08	.10	.11	.13	.14	.16	16
17	.01	.02	.03	.05	.07	.09	.10	.12	.14	.15	.17	17
18	.01	.02	.04	.05	.07	.09	.11	.13	.14	.16	.18	18
19	.01	.02	.04	.06	.08	.10	.11	.13	.15	.17	.19	19
20	.01	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	20
21	.01	.02	.04	.06	.08	.11	.13	.15	.17	.19	.21	21
22	.01	.02	.04	.07	.09	.11	.13	.15	.18	.20	.22	22
23	.01	.02	.05	.07	.09	.12	.14	.16	.18	.21	.23	23
24	.01	.02	.05	.07	.10	.12	.14	.17	.19	.22	.24	24
25	.01	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	25
26	.01	.03	.05	.08	.10	.13	.16	.18	.21	.23	.26	26
27	.01	.03	.05	.08	.11	.14	.16	.19	.22	.24	.27	27
28	.01	.03	.06	.08	.11	.14	.17	.20	.22	.25	.28	28
29	.01	.03	.06	.09	.12	.15	.17	.20	.23	.26	.29	29
30	.02	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	30

**INTEREST AT THREE PERCENT (3%) PER MONTH ON AMOUNTS OF \$15  
TO \$75 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	
1	.02	.02	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.08	1
2	.03	.04	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	2
3	.05	.06	.08	.09	.11	.12	.14	.15	.17	.18	.20	.21	.23	3
4	.06	.08	.10	.12	.14	.16	.18	.20	.22	.24	.26	.28	.30	4
5	.08	.10	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	5
6	.09	.12	.15	.18	.21	.24	.27	.30	.33	.36	.39	.42	.45	6
7	.11	.14	.18	.21	.25	.28	.32	.35	.39	.42	.46	.49	.53	7
8	.12	.16	.20	.24	.28	.32	.36	.40	.44	.48	.52	.56	.60	8
9	.14	.18	.23	.27	.32	.36	.41	.45	.50	.54	.59	.63	.68	9
10	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	10
11	.17	.22	.28	.33	.39	.44	.50	.55	.61	.66	.72	.77	.83	11
12	.18	.24	.30	.36	.42	.48	.54	.60	.66	.72	.78	.84	.90	12
13	.20	.26	.33	.39	.46	.52	.59	.65	.72	.78	.85	.91	.98	13
14	.21	.28	.35	.42	.49	.56	.63	.70	.77	.84	.91	.98	1.05	14
15	.23	.30	.38	.45	.53	.60	.68	.75	.83	.90	.98	1.05	1.13	15
16	.24	.32	.40	.48	.56	.64	.72	.80	.88	.96	1.04	1.12	1.20	16
17	.26	.34	.43	.51	.60	.68	.77	.85	.94	1.02	1.11	1.19	1.28	17
18	.27	.36	.45	.54	.63	.72	.81	.90	.99	1.08	1.17	1.26	1.35	18
19	.29	.38	.48	.57	.67	.76	.86	.95	1.05	1.14	1.24	1.33	1.43	19
20	.30	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	1.30	1.40	1.50	20
21	.32	.42	.53	.63	.74	.84	.95	1.05	1.16	1.26	1.37	1.47	1.58	21
22	.33	.44	.55	.66	.77	.88	.99	1.10	1.21	1.32	1.43	1.54	1.65	22
23	.35	.46	.58	.69	.81	.92	1.04	1.15	1.27	1.38	1.50	1.61	1.73	23
24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32	1.44	1.56	1.68	1.80	24
25	.38	.50	.63	.75	.88	1.00	1.13	1.25	1.38	1.50	1.63	1.75	1.88	25
26	.39	.52	.65	.78	.91	1.04	1.17	1.30	1.43	1.56	1.69	1.82	1.95	26
27	.41	.54	.68	.81	.95	1.08	1.22	1.35	1.49	1.62	1.76	1.89	2.03	27
28	.42	.56	.70	.84	.98	1.12	1.26	1.40	1.54	1.68	1.82	1.96	2.10	28
29	.44	.58	.73	.87	1.02	1.16	1.31	1.45	1.60	1.74	1.89	2.03	2.18	29
30	.45	.60	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	30

**INTEREST AT THREE PERCENT (3%) PER MONTH ON AMOUNTS OF \$80  
TO \$300 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$80	\$85	\$90	\$95	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	
1	.08	.09	.09	.10	.10	.13	.15	.18	.20	.23	.25	.28	.30	1
2	.16	.17	.18	.19	.20	.25	.30	.35	.40	.45	.50	.55	.60	2
3	.24	.26	.27	.29	.30	.38	.45	.53	.60	.68	.75	.83	.90	3
4	.32	.34	.36	.38	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	4
5	.40	.43	.45	.48	.50	.63	.75	.88	1.00	1.13	1.25	1.38	1.50	5
6	.48	.51	.54	.57	.60	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	6
7	.56	.60	.63	.67	.70	.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	7
8	.64	.68	.72	.76	.80	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	8
9	.72	.77	.81	.86	.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	9
10	.80	.85	.90	.95	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	10
11	.88	.94	.99	1.05	1.10	1.38	1.65	1.93	2.20	2.48	2.75	3.03	3.30	11
12	.96	1.02	1.08	1.14	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	12
13	1.04	1.11	1.17	1.24	1.30	1.63	1.95	2.28	2.60	2.93	3.25	3.58	3.90	13
14	1.12	1.19	1.26	1.33	1.40	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	14
15	1.20	1.28	1.35	1.43	1.50	1.88	2.25	2.63	3.00	3.38	3.75	4.13	4.50	15
16	1.28	1.36	1.44	1.52	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	16
17	1.36	1.45	1.53	1.62	1.70	2.13	2.55	2.98	3.40	3.83	4.25	4.68	5.10	17
18	1.44	1.53	1.62	1.71	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	18
19	1.52	1.62	1.71	1.81	1.90	2.38	2.85	3.33	3.80	4.28	4.75	5.23	5.70	19
20	1.60	1.70	1.80	1.90	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	20
21	1.68	1.79	1.89	2.00	2.10	2.63	3.15	3.68	4.20	4.73	5.25	5.78	6.30	21
22	1.76	1.87	1.98	2.09	2.20	2.75	3.30	3.85	4.40	4.95	5.50	6.05	6.60	22
23	1.84	1.96	2.07	2.19	2.30	2.88	3.45	4.03	4.60	5.18	5.75	6.33	6.90	23
24	1.92	2.04	2.16	2.28	2.40	3.00	3.60	4.20	4.80	5.40	6.00	6.60	7.20	24
25	2.00	2.13	2.25	2.38	2.50	3.13	3.75	4.38	5.00	5.63	6.25	6.88	7.50	25
26	2.08	2.21	2.34	2.47	2.60	3.25	3.90	4.55	5.20	5.85	6.50	7.15	7.80	26
27	2.16	2.30	2.43	2.57	2.70	3.38	4.05	4.73	5.40	6.08	6.75	7.43	8.10	27
28	2.24	2.38	2.52	2.66	2.80	3.50	4.20	4.90	5.60	6.30	7.00	7.70	8.40	28
29	2.32	2.47	2.61	2.76	2.90	3.63	4.35	5.08	5.80	6.53	7.25	7.98	8.70	29
30	2.40	2.55	2.70	2.85	3.00	3.75	4.50	5.25	6.00	6.75	7.50	8.25	9.00	30

**INTEREST AT THREE PERCENT (3%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN FOUR (4) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH					Amount	
		1	2	3	4	Total		
	\$ 10	.30	.22	.15	.08	.75	\$ 10	
	15	.45	.34	.23	.11	1.13	15	
	20	.60	.45	.30	.15	1.50	20	
	25	.75	.56	.38	.19	1.88	25	
	30	.90	.67	.45	.23	2.25	30	
	35	1.05	.79	.53	.26	2.63	35	
	40	1.20	.90	.60	.30	3.00	40	
	45	1.35	1.01	.68	.34	3.38	45	
	50	1.50	1.12	.75	.38	3.75	50	
	60	1.80	1.35	.90	.45	4.50	60	
	70	2.10	1.57	1.05	.53	5.25	70	
	75	2.25	1.69	1.13	.56	5.63	75	
	80	2.40	1.80	1.20	.60	6.00	80	
	90	2.70	2.02	1.35	.68	6.75	90	
	100	3.00	2.25	1.50	.75	7.50	100	
	125	3.75	2.81	1.88	.94	9.38	125	
	150	4.50	3.37	2.25	1.13	11.25	150	
	175	5.25	3.94	2.63	1.31	13.13	175	
	200	6.00	4.50	3.00	1.50	15.00	200	
	225	6.75	5.06	3.38	1.69	16.88	225	
	250	7.50	5.62	3.75	1.88	18.75	250	
	275	8.25	6.19	4.13	2.06	20.63	275	
	300	9.00	6.75	4.50	2.25	22.50	300	

**INTEREST AT THREE PERCENT (3%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN SIX (6) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH						Amount	
		1	2	3	4	5	6	Total	
	\$ 10	\$ .30	\$ .25	\$ .20	\$ .15	\$ .10	\$ .05	\$ 1.05	\$ 10
	15	.45	.37	.30	.23	.15	.08	1.58	15
	20	.60	.50	.40	.30	.20	.10	2.10	20
	25	.75	.62	.50	.38	.25	.13	2.63	25
	30	.90	.75	.60	.45	.30	.15	3.15	30
	35	1.05	.87	.70	.53	.35	.18	3.68	35
	40	1.20	1.00	.80	.60	.40	.20	4.20	40
	45	1.35	1.12	.90	.68	.45	.23	4.73	45
	50	1.50	1.25	1.00	.75	.50	.25	5.25	50
	60	1.80	1.50	1.20	.90	.60	.30	6.30	60
	70	2.10	1.75	1.40	1.05	.70	.35	7.35	70
	75	2.25	1.87	1.50	1.13	.75	.38	7.88	75
	80	2.40	2.00	1.60	1.20	.80	.40	8.40	80
	90	2.70	2.25	1.80	1.35	.90	.45	9.45	90
	100	3.00	2.50	2.00	1.50	1.00	.50	10.50	100
	125	3.75	3.12	2.50	1.88	1.25	.63	13.13	125
	150	4.50	3.75	3.00	2.25	1.50	.75	15.75	150
	175	5.25	4.37	3.50	2.63	1.75	.88	18.38	175
	200	6.00	5.00	4.00	3.00	2.00	1.00	21.00	200
	225	6.75	5.62	4.50	3.38	2.25	1.13	23.63	225
	250	7.50	6.25	5.00	3.75	2.50	1.25	26.25	250
	275	8.25	6.87	5.50	4.13	2.75	1.38	28.88	275
	300	9.00	7.50	6.00	4.50	3.00	1.50	31.50	300

INTEREST AT THREE PERCENT (3%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN EIGHT (8) EQUAL MONTHLY INSTALMENTS

	Amount	MONTH								Amount	
		1	2	3	4	5	6	7	8		
	\$ 10	\$ .30	\$ .26	\$ .22	\$ .19	\$ .15	\$ .11	\$ .08	\$ .04	\$ 1.35	\$ 10
	15	.45	.39	.34	.28	.22	.17	.11	.06	2.02	15
	20	.60	.52	.45	.37	.30	.23	.15	.08	2.70	20
	25	.75	.66	.56	.47	.37	.28	.19	.09	3.37	25
	30	.90	.79	.67	.56	.45	.34	.23	.11	4.05	30
	35	1.05	.92	.79	.66	.52	.39	.26	.13	4.72	35
	40	1.20	1.05	.90	.75	.60	.45	.30	.15	5.40	40
	45	1.35	1.18	1.01	.84	.67	.51	.34	.17	6.07	45
	50	1.50	1.31	1.12	.94	.75	.56	.33	.19	6.75	50
	60	1.80	1.57	1.35	1.13	.90	.67	.45	.23	8.10	60
	70	2.10	1.84	1.57	1.31	1.05	.79	.53	.26	9.45	70
	75	2.25	1.97	1.69	1.41	1.12	.84	.56	.28	10.12	75
	80	2.40	2.10	1.80	1.50	1.20	.90	.60	.30	10.80	80
	90	2.70	2.36	2.02	1.69	1.35	1.01	.68	.34	12.15	90
	100	3.00	2.62	2.25	1.88	1.50	1.12	.75	.38	13.50	100
	125	3.75	3.28	2.81	2.34	1.87	1.41	.94	.47	16.87	125
	150	4.50	3.94	3.38	2.81	2.25	1.69	1.12	.56	20.25	150
	175	5.25	4.59	3.94	3.28	2.62	1.97	1.31	.66	23.62	175
	200	6.00	5.25	4.50	3.75	3.00	2.25	1.50	.75	27.00	200
	225	6.75	5.91	5.06	4.22	3.37	2.53	1.69	.84	30.37	225
	250	7.50	6.56	5.63	4.69	3.75	2.81	1.87	.94	33.75	250
	275	8.25	7.22	6.19	5.16	4.12	3.09	2.06	1.03	37.12	275
	300	9.00	7.87	6.75	5.63	4.50	3.37	2.25	1.13	40.50	300

**INTEREST AT THREE PERCENT (3%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN TEN (10) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH										Amount	
		1	2	3	4	5	6	7	8	9	10	Total	
	\$ 10	\$ .30	\$ .27	\$ .24	\$ .21	\$ .18	\$ .15	\$ .12	\$ .09	\$ .06	\$ .03	\$ 1.65	\$ 10
	15	.45	.40	.36	.32	.27	.23	.18	.13	.09	.05	2.48	15
	20	.60	.54	.48	.42	.36	.30	.24	.18	.12	.06	3.30	20
	25	.75	.67	.60	.53	.45	.37	.30	.23	.15	.08	4.13	25
	30	.90	.81	.72	.63	.54	.45	.36	.27	.18	.09	4.95	30
	35	1.05	.94	.84	.74	.63	.53	.42	.31	.21	.11	5.78	35
	40	1.20	1.08	.96	.84	.72	.60	.48	.36	.24	.12	6.60	40
	45	1.35	1.22	1.08	.94	.81	.68	.54	.40	.27	.14	7.43	45
	50	1.50	1.35	1.20	1.05	.90	.75	.60	.45	.30	.15	8.25	50
	60	1.80	1.62	1.44	1.26	1.08	.90	.72	.54	.36	.18	9.90	60
	70	2.10	1.89	1.68	1.47	1.26	1.05	.84	.63	.42	.21	11.55	70
	75	2.25	2.02	1.80	1.58	1.35	1.12	.90	.68	.45	.23	12.38	75
	80	2.40	2.16	1.92	1.68	1.44	1.20	.96	.72	.48	.24	13.20	80
	90	2.70	2.43	2.16	1.89	1.62	1.35	1.08	.81	.54	.27	14.85	90
	100	3.00	2.70	2.40	2.10	1.80	1.50	1.20	.90	.60	.30	16.50	100
	125	3.75	3.38	3.00	2.62	2.25	1.87	1.50	1.13	.75	.38	20.63	125
	150	4.50	4.05	3.60	3.15	2.70	2.25	1.80	1.35	.90	.45	24.75	150
	175	5.25	4.72	4.20	3.68	3.15	2.62	2.10	1.58	1.05	.53	28.88	175
	200	6.00	5.40	4.80	4.20	3.60	3.00	2.40	1.80	1.20	.60	33.00	200
	225	6.75	6.07	5.40	4.73	4.05	3.37	2.70	2.03	1.35	.68	37.13	225
	250	7.50	6.75	6.00	5.25	4.50	3.75	3.00	2.25	1.50	.75	41.25	250
	275	8.25	7.43	6.60	5.77	4.95	4.12	3.30	2.48	1.65	.83	45.38	275
	300	9.00	8.10	7.20	6.30	5.40	4.50	3.60	2.70	1.80	.90	49.50	300

**INTEREST AT THREE PERCENT (3%) PER MONTH ON LOANS OF \$10 TO  
\$300 PAYABLE IN TWELVE (12) EQUAL MONTHLY INSTALMENTS**

Amount	MONTH												Amount	
	1	2	3	4	5	6	7	8	9	10	11	12	Total	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10	.30	.28	.25	.22	.20	.17	.15	.12	.10	.08	.05	.03	1.95	\$ 10
15	.45	.41	.37	.34	.30	.26	.23	.19	.15	.11	.08	.04	2.93	15
20	.60	.55	.50	.45	.40	.35	.30	.25	.20	.15	.10	.05	3.90	20
25	.75	.69	.62	.56	.50	.44	.38	.31	.25	.19	.13	.06	4.88	25
30	.90	.82	.75	.68	.60	.52	.45	.38	.30	.22	.15	.08	5.85	30
35	1.05	.96	.87	.79	.70	.61	.53	.44	.35	.26	.18	.09	6.83	35
40	1.20	1.10	1.00	.90	.80	.70	.60	.50	.40	.30	.20	.10	7.80	40
45	1.35	1.24	1.13	1.01	.90	.79	.67	.56	.45	.34	.23	.11	8.78	45
50	1.50	1.37	1.25	1.12	1.00	.88	.75	.63	.50	.37	.25	.13	9.75	50
60	1.80	1.65	1.50	1.35	1.20	1.05	.90	.75	.60	.45	.30	.15	11.70	60
70	2.10	1.92	1.75	1.58	1.40	1.22	1.05	.88	.70	.52	.35	.18	13.65	70
75	2.25	2.06	1.87	1.69	1.50	1.31	1.13	.94	.75	.56	.38	.19	14.63	75
80	2.40	2.20	2.00	1.80	1.60	1.40	1.20	1.00	.80	.60	.40	.20	15.60	80
90	2.70	2.47	2.25	2.02	1.80	1.58	1.35	1.13	.90	.68	.45	.22	17.55	90
100	3.00	2.75	2.50	2.25	2.00	1.75	1.50	1.25	1.00	.75	.50	.25	19.50	100
125	3.75	3.43	3.13	2.81	2.50	2.19	1.88	1.56	1.25	.94	.63	.31	24.38	125
150	4.50	4.12	3.75	3.38	3.00	2.63	2.25	1.88	1.50	1.12	.75	.37	29.25	150
175	5.25	4.81	4.37	3.94	3.50	3.06	2.63	2.19	1.75	1.31	.88	.44	34.13	175
200	6.00	5.50	5.00	4.50	4.00	3.50	3.00	2.50	2.00	1.50	1.00	.50	39.00	200
225	6.75	6.19	5.62	5.06	4.50	3.94	3.38	2.81	2.25	1.69	1.13	.56	43.88	225
250	7.50	6.87	6.25	5.63	5.00	4.37	3.75	3.13	2.50	1.88	1.25	.62	48.75	250
275	8.25	7.56	6.87	6.19	5.50	4.81	4.13	3.44	2.75	2.06	1.38	.69	53.63	275
300	9.00	8.25	7.50	6.75	6.00	5.25	4.50	3.75	3.00	2.25	1.50	.75	58.50	300

**INTEREST AT THREE AND ONE-HALF PERCENT (3½%) PER MONTH ON  
AMOUNTS OF 50 CENTS TO \$10 FOR 1 TO 30 DAYS**

Days	INTEREST ON											Days
	\$0.50	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
1	\$ .00	\$ .00	\$ .00	\$ .00	\$ .00	\$ .01	\$ .01	\$ .01	\$ .01	\$ .01	\$ .01	1
2	.00	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	2
3	.00	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	3
4	.00	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	4
5	.00	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	5
6	.00	.01	.01	.02	.03	.04	.04	.05	.06	.06	.07	6
7	.00	.01	.02	.02	.03	.04	.05	.06	.07	.07	.08	7
8	.00	.01	.02	.03	.04	.05	.06	.07	.07	.08	.09	8
9	.01	.01	.02	.03	.04	.05	.06	.07	.08	.09	.11	9
10	.01	.01	.02	.04	.05	.06	.07	.08	.09	.11	.12	10
11	.01	.01	.03	.04	.05	.06	.08	.09	.10	.12	.13	11
12	.01	.01	.03	.04	.06	.07	.08	.10	.11	.13	.14	12
13	.01	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	13
14	.01	.02	.03	.05	.07	.08	.10	.11	.13	.15	.16	14
15	.01	.02	.04	.05	.07	.09	.11	.12	.14	.16	.18	15
16	.01	.02	.04	.06	.07	.09	.11	.13	.15	.17	.19	16
17	.01	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	17
18	.01	.02	.04	.06	.08	.11	.13	.15	.17	.19	.21	18
19	.01	.02	.04	.07	.09	.11	.13	.16	.18	.20	.22	19
20	.01	.02	.05	.07	.09	.12	.14	.16	.19	.21	.23	20
21	.01	.02	.05	.07	.10	.12	.15	.17	.20	.22	.25	21
22	.01	.03	.05	.08	.10	.13	.15	.18	.21	.23	.26	22
23	.01	.03	.05	.08	.11	.13	.16	.19	.21	.24	.27	23
24	.01	.03	.06	.08	.11	.14	.17	.20	.22	.25	.28	24
25	.01	.03	.06	.09	.12	.15	.18	.20	.23	.26	.29	25
26	.02	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	26
27	.02	.03	.06	.09	.13	.16	.19	.22	.25	.28	.32	27
28	.02	.03	.07	.10	.13	.16	.20	.23	.26	.29	.33	28
29	.02	.03	.07	.10	.14	.17	.20	.24	.27	.30	.34	29
30	.02	.04	.07	.11	.14	.18	.21	.25	.28	.32	.35	30

**INTEREST AT THREE AND ONE-HALF PERCENT (3½%) PER MONTH ON  
AMOUNTS OF \$15 TO \$75 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	
1	.02	.02	.03	.04	.04	.05	.05	.06	.06	.07	.08	.08	.09	1
2	.04	.05	.06	.07	.08	.09	.11	.12	.13	.14	.15	.16	.18	2
3	.05	.07	.09	.11	.12	.14	.16	.18	.19	.21	.23	.25	.26	3
4	.07	.09	.12	.14	.16	.19	.21	.23	.26	.28	.30	.33	.35	4
5	.09	.12	.15	.18	.20	.23	.26	.29	.32	.35	.38	.41	.44	5
6	.11	.14	.18	.21	.25	.28	.32	.35	.39	.42	.46	.49	.53	6
7	.12	.16	.20	.25	.29	.33	.37	.41	.45	.49	.53	.57	.61	7
8	.14	.19	.23	.28	.33	.37	.42	.47	.51	.56	.61	.65	.70	8
9	.16	.21	.26	.32	.37	.42	.47	.53	.58	.63	.68	.74	.79	9
10	.18	.23	.29	.35	.41	.47	.53	.58	.64	.70	.76	.82	.88	10
11	.19	.26	.32	.39	.45	.51	.58	.64	.71	.77	.83	.90	.96	11
12	.21	.28	.35	.42	.49	.56	.63	.70	.77	.84	.91	.98	1.05	12
13	.23	.30	.38	.46	.53	.61	.68	.76	.83	.91	.99	1.06	1.14	13
14	.25	.33	.41	.49	.57	.65	.74	.82	.90	.98	1.06	1.14	1.23	14
15	.26	.35	.44	.53	.61	.70	.79	.88	.96	1.05	1.14	1.23	1.31	15
16	.28	.37	.47	.56	.65	.75	.84	.93	1.03	1.12	1.21	1.31	1.40	16
17	.30	.40	.50	.60	.69	.79	.89	.99	1.09	1.19	1.29	1.39	1.49	17
18	.32	.42	.53	.63	.74	.84	.95	1.05	1.16	1.26	1.37	1.47	1.58	18
19	.33	.44	.55	.67	.78	.89	1.00	1.11	1.22	1.33	1.44	1.55	1.66	19
20	.35	.47	.58	.70	.82	.93	1.05	1.17	1.28	1.40	1.52	1.63	1.75	20
21	.37	.49	.61	.74	.86	.98	1.10	1.23	1.35	1.47	1.59	1.72	1.84	21
22	.39	.51	.64	.77	.90	1.03	1.16	1.28	1.41	1.54	1.67	1.80	1.93	22
23	.40	.54	.67	.81	.94	1.07	1.21	1.34	1.48	1.61	1.74	1.88	2.01	23
24	.42	.56	.70	.84	.98	1.12	1.26	1.40	1.54	1.68	1.82	1.96	2.10	24
25	.44	.58	.73	.88	1.02	1.17	1.31	1.46	1.60	1.75	1.90	2.04	2.19	25
26	.46	.61	.76	.91	1.06	1.21	1.37	1.52	1.67	1.82	1.97	2.12	2.28	26
27	.47	.63	.79	.95	1.10	1.26	1.42	1.58	1.73	1.89	2.05	2.21	2.36	27
28	.49	.65	.82	.98	1.14	1.31	1.47	1.63	1.80	1.96	2.12	2.29	2.45	28
29	.51	.68	.85	1.02	1.18	1.35	1.52	1.69	1.86	2.03	2.20	2.37	2.54	29
30	.53	.70	.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	2.28	2.45	2.63	30

**INTEREST AT THREE AND ONE-HALF PERCENT (3½%) PER MONTH ON  
AMOUNTS OF \$80 TO \$300 FOR 1 TO 30 DAYS**

Days	INTEREST ON													Days
	\$80	\$85	\$90	\$95	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	
1	.09	.10	.11	.11	.12	.15	.18	.20	.23	.26	.29	.32	.35	1
2	.19	.20	.21	.22	.23	.29	.35	.41	.47	.53	.58	.64	.70	2
3	.28	.30	.32	.33	.35	.44	.53	.61	.70	.79	.88	.96	1.05	3
4	.37	.40	.42	.44	.47	.58	.70	.82	.93	1.05	1.17	1.28	1.40	4
5	.47	.50	.53	.55	.58	.73	.88	1.02	1.17	1.31	1.46	1.60	1.75	5
6	.56	.60	.63	.67	.70	.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	6
7	.65	.69	.74	.78	.82	1.02	1.23	1.43	1.63	1.84	2.04	2.25	2.45	7
8	.75	.79	.84	.89	.93	1.17	1.40	1.63	1.87	2.10	2.33	2.57	2.80	8
9	.84	.89	.95	1.00	1.05	1.31	1.58	1.84	2.10	2.36	2.63	2.89	3.15	9
10	.93	.99	1.05	1.11	1.17	1.46	1.75	2.04	2.33	2.63	2.92	3.21	3.50	10
11	1.03	1.09	1.16	1.22	1.28	1.60	1.93	2.25	2.57	2.89	3.21	3.53	3.85	11
12	1.12	1.19	1.26	1.33	1.40	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	12
13	1.21	1.29	1.37	1.44	1.52	1.90	2.28	2.65	3.03	3.41	3.79	4.17	4.55	13
14	1.31	1.39	1.47	1.55	1.63	2.04	2.45	2.86	3.27	3.68	4.08	4.49	4.90	14
15	1.40	1.49	1.58	1.66	1.75	2.19	2.63	3.06	3.50	3.94	4.38	4.81	5.25	15
16	1.49	1.59	1.68	1.77	1.87	2.33	2.80	3.27	3.73	4.20	4.67	5.13	5.60	16
17	1.59	1.69	1.79	1.88	1.98	2.48	2.98	3.47	3.97	4.46	4.96	5.45	5.95	17
18	1.68	1.79	1.89	2.00	2.10	2.63	3.15	3.68	4.20	4.73	5.25	5.78	6.30	18
19	1.77	1.88	2.00	2.11	2.22	2.77	3.33	3.88	4.43	4.99	5.54	6.10	6.65	19
20	1.87	1.98	2.10	2.22	2.33	2.92	3.50	4.08	4.67	5.25	5.83	6.42	7.00	20
21	1.96	2.08	2.21	2.33	2.45	3.06	3.68	4.29	4.90	5.51	6.13	6.74	7.35	21
22	2.05	2.18	2.31	2.44	2.57	3.21	3.85	4.49	5.13	5.78	6.42	7.06	7.70	22
23	2.15	2.28	2.42	2.55	2.68	3.35	4.03	4.70	5.37	6.04	6.71	7.38	8.05	23
24	2.24	2.38	2.52	2.66	2.80	3.50	4.20	4.90	5.60	6.30	7.00	7.70	8.40	24
25	2.33	2.48	2.63	2.77	2.92	3.65	4.38	5.10	5.83	6.56	7.29	8.02	8.75	25
26	2.43	2.58	2.73	2.88	3.03	3.79	4.55	5.31	6.07	6.83	7.58	8.34	9.10	26
27	2.52	2.68	2.84	2.99	3.15	3.94	4.73	5.51	6.30	7.09	7.88	8.66	9.45	27
28	2.61	2.78	2.94	3.10	3.27	4.08	4.90	5.72	6.53	7.35	8.17	8.98	9.80	28
29	2.71	2.88	3.05	3.21	3.38	4.23	5.08	5.92	6.77	7.61	8.46	9.30	10.15	29
30	2.80	2.98	3.15	3.33	3.50	4.38	5.25	6.13	7.00	7.88	8.75	9.63	10.50	30

INTEREST AT THREE AND ONE-HALF PERCENT (3 1/2%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN FOUR (4) EQUAL MONTHLY INSTALMENTS

Amount	MONTH					Amount
	1	2	3	4	Total	
\$ 10	\$ .35	\$ .26	\$ .18	\$ .09	\$ .88	\$ 10
15	.53	.39	.26	.13	1.31	15
20	.70	.52	.35	.18	1.75	20
25	.87	.66	.44	.22	2.19	25
30	1.05	.79	.53	.26	2.63	30
35	1.22	.92	.61	.31	3.06	35
40	1.40	1.05	.70	.35	3.50	40
45	1.58	1.18	.79	.39	3.94	45
50	1.75	1.31	.88	.44	4.38	50
60	2.10	1.57	1.05	.53	5.25	60
70	2.45	1.84	1.23	.61	6.13	70
75	2.62	1.97	1.31	.66	6.56	75
80	2.80	2.10	1.40	.70	7.00	80
90	3.15	2.36	1.58	.79	7.88	90
100	3.50	2.62	1.75	.88	8.75	100
125	4.38	3.28	2.19	1.09	10.94	125
150	5.25	3.94	2.63	1.31	13.13	150
175	6.13	4.59	3.06	1.53	15.31	175
200	7.00	5.25	3.50	1.75	17.50	200
225	7.87	5.91	3.94	1.97	19.69	225
250	8.75	6.56	4.38	2.19	21.88	250
275	9.62	7.22	4.81	2.41	24.06	275
300	10.50	7.87	5.25	2.63	26.25	300

**INTEREST AT THREE AND ONE-HALF PERCENT (3½%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN SIX (6) EQUAL MONTHLY INSTALMENTS**

		Amount	MONTH							Amount	
			1	2	3	4	5	6	Total		
		\$ 10	\$ .35	\$ .29	\$ .23	\$ .17	\$ .12	\$ .06	\$ 1.22	\$ 10	
		15	.52	.44	.35	.26	.18	.09	1.84	15	
		20	.70	.58	.47	.35	.23	.12	2.45	20	
		25	.87	.73	.58	.44	.29	.15	3.06	25	
		30	1.05	.87	.70	.53	.35	.18	3.68	30	
		35	1.23	1.02	.82	.61	.41	.20	4.29	35	
		40	1.40	1.17	.93	.70	.47	.23	4.90	40	
		45	1.58	1.31	1.05	.79	.52	.26	5.51	45	
		50	1.75	1.46	1.17	.87	.58	.29	6.12	50	
		60	2.10	1.75	1.40	1.05	.70	.35	7.35	60	
		70	2.45	2.04	1.63	1.22	.82	.41	8.57	70	
		75	2.62	2.19	1.75	1.31	.88	.44	9.19	75	
		80	2.80	2.33	1.87	1.40	.93	.47	9.80	80	
		90	3.15	2.63	2.10	1.58	1.05	.52	11.03	90	
		100	3.50	2.92	2.33	1.75	1.17	.58	12.25	100	
		125	4.37	3.64	2.92	2.19	1.46	.73	15.31	125	
		150	5.25	4.37	3.50	2.63	1.75	.88	18.38	150	
		175	6.13	5.11	4.08	3.06	2.04	1.02	21.44	175	
		200	7.00	5.83	4.67	3.50	2.33	1.17	24.50	200	
		225	7.87	6.56	5.25	3.94	2.63	1.31	27.56	225	
		250	8.75	7.29	5.83	4.38	2.92	1.46	30.63	250	
		275	9.63	8.02	6.42	4.81	3.21	1.60	33.69	275	
		300	10.50	8.75	7.00	5.25	3.50	1.75	36.75	300	

**INTEREST AT THREE AND ONE-HALF PERCENT (3½%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN EIGHT (8) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH								Amount	
		1	2	3	4	5	6	7	8		
	\$ 10	\$ .35	\$ .31	\$ .26	\$ .22	\$ .17	\$ .13	\$ .09	\$ .04	\$ 1.57	\$ 10
	15	.52	.46	.39	.33	.26	.20	.13	.07	2.36	15
	20	.70	.61	.52	.44	.35	.26	.18	.09	3.15	20
	25	.87	.76	.65	.55	.44	.33	.22	.11	3.93	25
	30	1.05	.92	.79	.65	.53	.39	.26	.13	4.72	30
	35	1.22	1.07	.92	.77	.61	.46	.31	.15	5.51	35
	40	1.40	1.22	1.05	.88	.70	.52	.35	.18	6.30	40
	45	1.57	1.38	1.18	.98	.79	.59	.39	.20	7.08	45
	50	1.75	1.53	1.31	1.09	.87	.66	.44	.22	7.87	50
	60	2.10	1.84	1.57	1.31	1.05	.79	.53	.26	9.45	60
	70	2.45	2.14	1.84	1.53	1.22	.92	.61	.31	11.02	70
	75	2.62	2.30	1.97	1.64	1.31	.98	.66	.33	11.81	75
	80	2.80	2.45	2.10	1.75	1.40	1.05	.70	.35	12.60	80
	90	3.15	2.76	2.36	1.97	1.57	1.18	.79	.39	14.17	90
	100	3.50	3.06	2.63	2.19	1.75	1.31	.87	.44	15.75	100
	125	4.37	3.83	3.28	2.73	2.19	1.64	1.09	.55	19.68	125
	150	5.25	4.59	3.94	3.28	2.62	1.97	1.31	.66	23.62	150
	175	6.12	5.36	4.59	3.83	3.06	2.30	1.53	.77	27.56	175
	200	7.00	6.12	5.25	4.38	3.50	2.62	1.75	.88	31.50	200
	225	7.87	6.89	5.91	4.92	3.94	2.95	1.97	.98	35.43	225
	250	8.75	7.66	6.56	5.47	4.37	3.28	2.19	1.09	39.37	250
	275	9.62	8.42	7.22	6.02	4.81	3.61	2.41	1.20	43.31	275
	300	10.50	9.19	7.87	6.56	5.25	3.94	2.63	1.31	47.25	300

**INTEREST AT THREE AND ONE-HALF PERCENT (3½%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN TEN (10) EQUAL MONTHLY INSTALMENTS**

	Amount	MONTH										Amount	\$ 10
		1	2	3	4	5	6	7	8	9	10	Total	
	\$ 10	\$.35	\$.31	\$.28	\$.25	\$.21	\$.17	\$.14	\$.11	\$.07	\$.04	\$ 1.93	\$ 10
	15	.52	.47	.42	.37	.32	.26	.21	.16	.11	.05	2.89	15
	20	.70	.63	.56	.49	.42	.35	.28	.21	.14	.07	3.85	20
	25	.87	.79	.70	.61	.52	.44	.35	.26	.18	.09	4.81	25
	30	1.05	.94	.84	.74	.63	.52	.42	.32	.21	.11	5.78	30
	35	1.22	1.10	.98	.86	.74	.61	.49	.37	.25	.12	6.74	35
	40	1.40	1.26	1.12	.98	.84	.70	.56	.42	.28	.14	7.70	40
	45	1.57	1.42	1.26	1.10	.94	.79	.63	.47	.32	.16	8.66	45
	50	1.75	1.57	1.40	1.23	1.05	.87	.70	.53	.35	.18	9.63	50
	60	2.10	1.89	1.68	1.47	1.26	1.05	.84	.63	.42	.21	11.55	60
	70	2.45	2.20	1.96	1.72	1.47	1.22	.98	.74	.49	.25	13.48	70
	75	2.62	2.36	2.10	1.84	1.58	1.31	1.05	.79	.53	.26	14.44	75
	80	2.80	2.52	2.24	1.96	1.68	1.40	1.12	.84	.56	.28	15.40	80
	90	3.15	2.83	2.52	2.21	1.89	1.57	1.26	.95	.63	.32	17.33	90
	100	3.50	3.15	2.80	2.45	2.10	1.75	1.40	1.05	.70	.35	19.25	100
	125	4.37	3.94	3.50	3.06	2.62	2.19	1.75	1.31	.88	.44	24.06	125
	150	5.25	4.72	4.20	3.68	3.15	2.62	2.10	1.58	1.05	.53	28.88	150
	175	6.12	5.51	4.90	4.29	3.68	3.06	2.45	1.84	1.23	.61	33.69	175
	200	7.00	6.30	5.60	4.90	4.20	3.50	2.80	2.10	1.40	.70	38.50	200
	225	7.87	7.09	6.30	5.51	4.72	3.94	3.15	2.36	1.58	.79	43.31	225
	250	8.75	7.87	7.00	6.13	5.25	4.37	3.50	2.63	1.75	.88	48.13	250
	275	9.63	8.66	7.70	6.74	5.78	4.81	3.85	2.89	1.92	.96	52.94	275
	300	10.50	9.45	8.40	7.35	6.30	5.25	4.20	3.15	2.10	1.05	57.75	300

**INTEREST AT THREE AND ONE-HALF PERCENT (3½%) PER MONTH ON  
LOANS OF \$10 TO \$300 PAYABLE IN TWELVE (12) EQUAL MONTHLY INSTALMENTS**

Amount	MONTH												Amount	
	1	2	3	4	5	6	7	8	9	10	11	12	Total	
\$ 10	\$ .35	\$ .32	\$ .29	\$ .26	\$ .23	\$ .20	\$ .18	\$ .15	\$ .12	\$ .08	\$ .06	\$ .03	\$ 2.27	\$ 10
15	.52	.48	.44	.39	.35	.31	.26	.22	.18	.13	.09	.04	3.41	15
20	.70	.64	.58	.52	.47	.41	.35	.29	.23	.18	.12	.06	4.55	20
25	.87	.80	.73	.66	.58	.51	.44	.36	.29	.22	.15	.07	5.68	25
30	1.05	.96	.87	.79	.70	.61	.53	.44	.35	.26	.18	.09	6.83	30
35	1.23	1.12	1.02	.92	.82	.71	.61	.51	.41	.31	.20	.10	7.96	35
40	1.40	1.28	1.17	1.05	.93	.82	.70	.58	.47	.35	.23	.12	9.10	40
45	1.57	1.44	1.31	1.18	1.05	.92	.79	.66	.53	.39	.26	.13	10.23	45
50	1.75	1.60	1.46	1.31	1.17	1.02	.88	.72	.58	.44	.29	.15	11.37	50
60	2.10	1.92	1.75	1.58	1.40	1.22	1.05	.88	.70	.53	.35	.17	13.65	60
70	2.45	2.25	2.04	1.84	1.63	1.43	1.22	1.02	.82	.61	.41	.20	15.92	70
75	2.62	2.41	2.19	1.97	1.75	1.53	1.31	1.09	.87	.63	.44	.22	17.06	75
80	2.80	2.57	2.33	2.10	1.87	1.63	1.40	1.17	.93	.70	.47	.23	18.20	80
90	3.15	2.89	2.62	2.36	2.10	1.84	1.58	1.31	1.05	.79	.53	.26	20.48	90
100	3.50	3.21	2.92	2.62	2.33	2.04	1.75	1.46	1.17	.88	.58	.29	22.75	100
125	4.38	4.01	3.64	3.28	2.92	2.55	2.19	1.82	1.46	1.09	.73	.36	28.43	125
150	5.25	4.81	4.37	3.94	3.50	3.06	2.63	2.19	1.75	1.31	.88	.44	34.13	150
175	6.13	5.62	5.11	4.59	4.08	3.57	3.06	2.55	2.04	1.53	1.02	.51	39.81	175
200	7.00	6.42	5.83	5.25	4.67	4.08	3.50	2.92	2.33	1.75	1.17	.58	45.50	200
225	7.87	7.22	6.56	5.91	5.25	4.59	3.94	3.28	2.62	1.97	1.31	.66	51.18	225
250	8.75	8.02	7.29	6.56	5.83	5.10	4.37	3.65	2.92	2.19	1.46	.73	56.87	250
275	9.63	8.82	8.02	7.22	6.42	5.61	4.81	4.01	3.21	2.41	1.60	.80	62.56	275
300	10.50	9.62	8.75	7.87	7.00	6.12	5.25	4.38	3.50	2.63	1.75	.88	68.25	300

ATTENTION is called to the fact that the formulae for determining the annual interest and discount rates do not apply when the discount exceeds the rate of 100% per annum. Problems of this nature must be worked as interest problems, *i.e.*, let  $X$  represent the amount received by the borrower and the amount of the charge be represented by  $I$ .

## CALCULATION OF INTEREST AND DISCOUNT

**Formulae for Determining Annual Interest Rate, Amount of the Interest Charge, Annual Discount Rate and Amount of the Discount Charge on Loans Payable in Equal Periodic Instalments Computed on Unpaid Balances and Not Compounded\***

### EXPLANATION OF TERMS

$x$  = face value of the note.

$n$  = number of equal periodic instalment payments.

$m$  = ratio between one year and the length of the uniform intervals between instalment payments.

If payments are made semi-annually	$m = \frac{12}{6} = 2$
quarterly	$m = \frac{12}{3} = 4$
monthly	$m = \frac{12}{1} = 12$
every 4 weeks	$m = \frac{52}{4} = 13$
weekly	$m = \frac{52}{1} = 52$
every 10 days	$m = \frac{360}{10} = 36$

$i$  = annual interest rate.

$I$  = amount of the interest charge.

$d$  = annual discount rate.

$D$  = amount of the discount charge.

### FORMULAE

Formulae for Annual Interest Rate:

$$i = \frac{2 I m}{x (n + 1)} ; \quad i = \frac{2 m D}{x (n + 1) - 2 m D} ; \quad i = \frac{d}{1 - d}$$

Formulae for Amount of Interest Charge:

$$I = \frac{x (n + 1) i}{2 m} ; \quad I = \frac{D x (n + 1)}{x (n + 1) - 2 m D} ; \quad I = \frac{d x (n + 1)}{2 m (1 - d)}$$

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## CALCULATION OF INTEREST AND DISCOUNT

Formulae for Annual Discount Rate:

$$d = \frac{2 D m}{x(n+1)}; \quad d = \frac{2 m I}{x(n+1) + 2mI}; \quad d = \frac{i}{1+i}$$

Formulae for Amount of Discount Charge:

$$D = \frac{x(n+1)i}{2m(1+i)}; \quad D = \frac{I x(n+1)}{2Im + x(n+1)}; \quad D = \frac{d x(n+1)}{2m}$$

### EXPLANATION OF FORMULAE

1. To Find the Annual Interest Rate - (i)

a. When the amount of the interest charge (I) is known,  $i = \frac{2Im}{x(n+1)}$

Example: A charge of \$11 is made on a loan of \$100, payable in 10 monthly instalments of \$10 each. What is the annual interest rate?

$$i = \frac{2(11)(12)}{100(10+1)} = \frac{264}{1100} = .24 \text{ or } 24\%, \text{ the annual interest rate.}$$

Or:

Unpaid balance	Interest for one month at 24% per annum or 2% per month
First month . . . . .	\$100
Second month . . . . .	90
Third month . . . . .	80
Fourth month . . . . .	70
Fifth month . . . . .	60
Sixth month . . . . .	50
Seventh month . . . . .	40
Eighth month . . . . .	30
Ninth month . . . . .	20
Tenth month . . . . .	10
Total . . . . .	<u>\$11.00</u>

b. When the amount of the discount charge (D) is known,  $i = \frac{2mD}{x(n+1) - 2mD}$

Example: A charge of \$8 is deducted in advance on a loan of \$100 payable in 50 weekly instalments of \$2 each. What is the annual interest rate?

$$i = \frac{2(52)(8)}{100(50+1) - 2(52)(8)} = \frac{832}{4268} = .1949 \text{ or } 19\frac{1}{2}\%, \text{ annual interest rate.}$$

Or by arithmetical method:

The amount borrowed is  
\$100 for one week  
98 " " "  
96 " " "  
etc.  
2 " " "  
0 " " "  
0 " " "  
  

Total \$2550 for one week, equivalent to \$49.04 for one year

Amount of the discount charge . . . . . 8.00

Equivalent of the amount received . . . . . \$41.04

The amount of the discount charge (\$8) divided by the equivalent of the amount received (\$41.04) = .1949 or 19 $\frac{1}{2}\%$ , the annual interest rate.

## CALCULATION OF INTEREST AND DISCOUNT

c. When the annual discount rate (d) is known,  $i = \frac{d}{1-d}$

Example: If a loan of \$100 is discounted at the rate of 6% per annum, payable one year from date, what is the annual interest rate?

$$i = \frac{.06}{1 - .06} = \frac{.06}{.94} = .0638 \text{ or } 6.38\%, \text{ annual interest rate.}$$

### 2. To Find the Amount of Interest Charge - (I)

a. When the annual interest rate (i) is known,  $I = \frac{x(n+1)i}{2m}$

Example: What is the amount of the interest charge on a loan of \$100 payable in 4 instalments of \$25 each, monthly, with interest at 36% per annum computed on unpaid monthly balances?

$$I = \frac{100(4+1)(.36)}{2(12)} = \frac{180}{24} = \$7.50, \text{ the amount of the interest charge.}$$

b. When the amount of the discount charge (D) is known,  $I = \frac{Dx(n+1)}{x(n+1)-2mD}$

Example: A charge of \$6 is deducted in advance on a loan of \$100 payable in 50 weekly instalments of \$2 each. What is the amount of the interest charge computed on unpaid weekly balances?

$$I = \frac{6(100)(50+1)}{100(50+1)-2(52)(6)} = \frac{30600}{4476} = \$6.836, \text{ the amount of the interest charge.}$$

c. When the annual discount rate (d) is known,  $I = \frac{dx(n+1)}{2m(1-d)}$

Example: If a loan of \$100 is discounted at the rate of 6% per annum, payable one year from date, what is the amount of the interest charge?

$$I = \frac{.06(100)(1+1)}{2(1)(1-.06)} = \frac{12}{1.88} = \$6.38, \text{ amount of interest charge.}$$

### 3. To Find the Annual Discount Rate - (d)

a. When the amount of the discount charge (D) is known,  $d = \frac{2Dm}{x(n+1)}$

Example: A charge of \$6 is deducted in advance on a loan of \$100 payable in 50 weekly instalments of \$2 each. What is the annual discount rate?

$$d = \frac{2(6)(52)}{100(50+1)} = \frac{624}{5100} = .1223 \text{ or } 12.23\%, \text{ the annual discount rate.}$$

b. When the amount of the interest charge (I) is known,  $d = \frac{2mI}{x(n+1)+2mI}$

Example: An interest charge of \$11 is made on a loan of \$100 payable in 10 monthly instalments of \$10 each. What is the discount rate?

$$d = \frac{2(12)(11)}{100(10+1)+2(12)(11)} = \frac{264}{1364} = .1935 \text{ or } 19.35\%, \text{ the annual discount rate.}$$

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## CALCULATION OF INTEREST AND DISCOUNT

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c. When the annual interest rate (i) is known,  $d = \frac{i}{1+i}$

Example: A loan of \$100 is made for one year with interest at the rate of 36% per annum. What is the discount rate?

$$d = \frac{.36}{1+.36} = .265 \text{ or } 26.5\%, \text{ the annual discount rate.}$$

4. To Find the Amount of the Discount Charge - (D)

a. When the annual interest rate (i) is known,  $D = \frac{x(n+1)i}{2m(1+i)}$

Example: What is the amount of the discount charge on a loan of \$100 payable in 10 equal monthly instalments at an interest rate of 24% per annum?

$$D = \frac{100(10+1)(.24)}{2(12)(1+.24)} = \frac{264}{29.76} = \$8.87, \text{ the amount of the discount charge.}$$

b. When amount of interest charge (I) is known,  $D = \frac{I x (n+1)}{2 I m + x (n+1)}$

Example: What is the amount of the discount charge on a loan of \$100 payable in 10 monthly instalments, producing an interest charge of \$11?

$$D = \frac{11(100)(11)}{2(11)(12) + 100(11)} = \frac{12100}{1364} = \$8.87, \text{ the amount of the discount charge.}$$

c. When the annual discount rate (d) is known,  $D = \frac{d x (n+1)}{2m}$

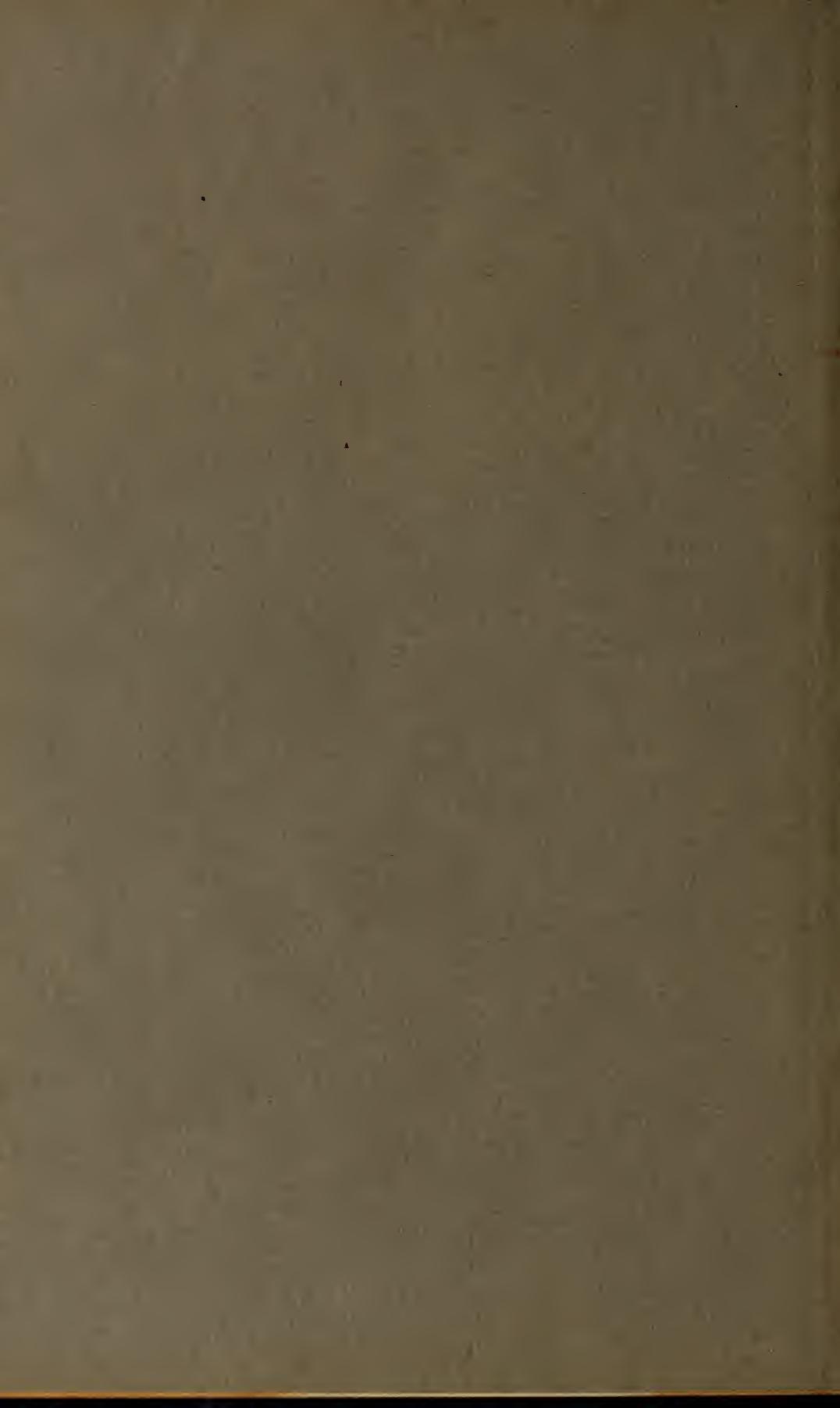
Example: A loan of \$100 payable in 50 weekly instalments of \$2 each is discounted at the rate of 12.23% per annum. What is the amount of the discount charge?

$$D = \frac{.1223(100)(50+1)}{2(52)} = \frac{623.73}{104} = \$6, \text{ the amount of the discount charge.}$$











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